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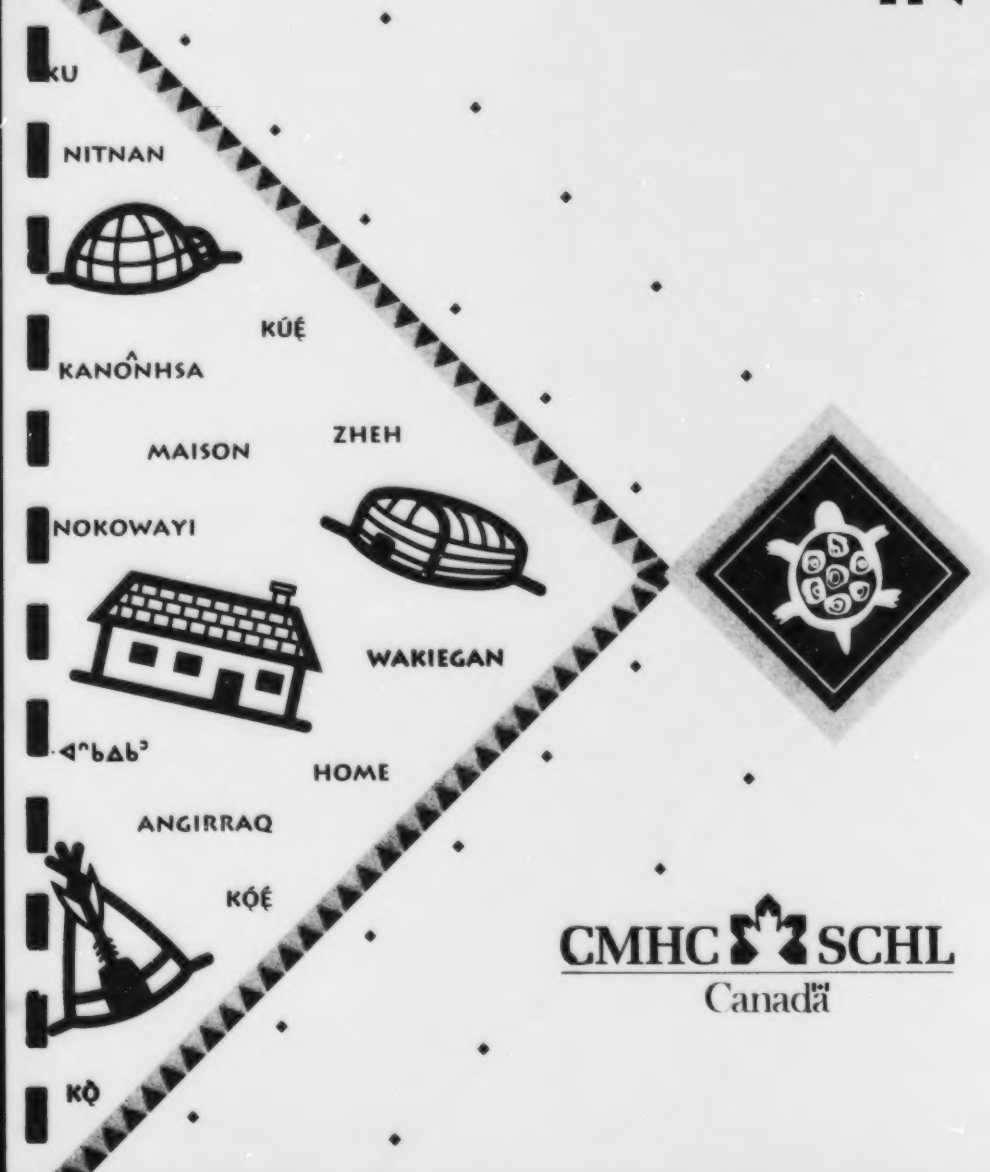
CORE HOUSING NEED AMONG OFF-RESERVE INUIT, MÉTIS, STATUS AND NON-STATUS INDIANS IN CANADA



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Core Housing Need Among Off-Reserve Inuit, Métis, Status and Non-Status Indians in Canada

Prepared for:
Research Division
Canada Mortgage and Housing Corporation
700 Montreal Road
Ottawa, Ontario K1A 0P7

CMHC Project Manager: John Engeland

Prepared by:
Ark Research Associates
165 Hinton Avenue North
Ottawa, Ontario K1Y 0Z9

Ark Research Manager: Aron Spector

February 1998

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This project was funded by Canada Mortgage and Housing Corporation (CMHC) but the views expressed are the personal views of the author(s) and CMHC accepts no responsiblity for them.

Canadian Cataloguing in Publication Data

Main entry under title:

Core housing need among off-reserve Inuit, Métis, Status and Non-Status Indians in Canada

Issued also in French under title: Les besoins impérieux de logement des Inuit, Métis et Indiens inscrits et non inscrits vivant hors des réserves, au Canada

ISBN 0-660-17581-9
Cat. No. NH15-270/1998E

1. Native peoples – Housing – Canada
2. Inuit – Housing – Canada
3. Métis – Housing – Canada
4. Ark Research Associates
5. Canada Mortgage and Housing Corporation

E78.C32 1998 363.5'9'08997 C98-980311-2

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Printed in Canada
Produced by CMHC

100-07296/

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PURPOSE

This study, based on the 1991 *Aboriginal Peoples Survey* (APS) and 1991 Census, explores housing need among Inuit, Métis, Status and Non-Status Indian peoples living off-reserve. It profiles the factors that influence the high levels of core housing need experienced by each individual Aboriginal group.

ACKNOWLEDGEMENTS

The author would like to thank Jim Young for providing editorial support, and the staff of Statistics Canada, Post Censal Surveys, especially Heather Tate, for the support provided in making the *Aboriginal Peoples Survey* (APS) data available. In particular, I want to thank John Engeland of CMHC for his insights, contributions and invaluable editorial work. Of course, I remain solely responsible for any remaining errors or inaccuracies in this work.

Aron Spector
Ark Research Associates

EXECUTIVE SUMMARY

This report brings to light two key conclusions concerning the overall incidence of Aboriginal housing need off-reserve:

- A large proportion of Aboriginal households located in northerly, remote areas of the country occupy housing that is crowded, in need of major repair and lacking adequate bathroom facilities. These physical housing problems are most commonly experienced in Labrador, the northern Prairies and the Northwest Territories; and
- Aboriginal households are especially likely to fall into core housing need – that is, lacking access to housing that is adequate in condition, suitable in size and affordable – in a number of urban areas in Western Canada, most because they are dedicating high proportions of their income to shelter.

Notwithstanding these general conclusions, the housing circumstances of different Aboriginal peoples vary considerably. The following sketches summarize the unique housing conditions of each of Canada's four broad Aboriginal identity groups: the Inuit, Métis, Status and Non-Status Indian households.

Inuit Households

Forty per cent of Inuit households are in core housing need. Large household size, an inadequate housing supply and housing units that are often too small translate into serious and frequent crowding problems. Inuit households are also much more likely than other Canadian households to be living in core housing need because their housing is in poor repair. Inuit housing is subject to accelerated wear and tear due to crowding, the frequent use of housing facilities to support subsistence activities and the effects of climatic extremes. On the other hand, the proportion of low-income Inuit households that experience housing affordability problems is comparatively small; such households tend to be housed in low-rent, social housing.

Nonetheless, the constraints that low income imposes on housing choice shape core housing need among the Inuit. The only affordable option for most Inuit households is small, modest social housing. The result is crowded living conditions for many large Inuit households, particularly in the Far North where the cost of constructing and maintaining housing is especially high. There, only a minority of working-age Inuit are employed in the formal economy, and those with jobs tend to do semi-skilled and unskilled work. This is partly related to the large proportion of working-age adults with low levels of education, but is also tied to the limited formal economic base of the Far North. In addition, many Inuit are at least partially dependent upon subsistence activities and trading in kind, which do not generate the money necessary to purchase and maintain housing in the formal marketplace.

Métis Households

In comparison with non-Aboriginal Canadians, the Métis face a number of disadvantages that translate into much higher levels of core housing need. They are less likely to have post-secondary schooling or to be employed; and, when they are employed, they average significantly lower incomes. In addition, they are much more likely to be headed by a lone parent, and working-age adults are twice as likely as non-Aboriginal adults to have a disability. The result is that 32 per cent of Métis households live in core housing need (about the average for Aboriginal peoples).

The proportion of Métis households in core housing need is the same as the proportion of other Aboriginal households, in spite of the fact that, overall, the Métis tend to be economically slightly better off than other Aboriginal peoples. Higher proportions of Métis working-age adults have the advantages of having completed at least some high school and found employment. Offsetting these advantages, however, is the fact that higher proportions of Métis belong to groups more prone to housing need: persons with disabilities, lone parents and low-income seniors living in rural areas. Moreover, most Métis reside in areas of the country where Aboriginal housing conditions are among the poorest – the larger urban areas of the northern Prairies and the rural, remote areas stretching north from there and into the Northwest Territories. The result is that, in the aggregate, the advantages that many Métis have compared to other Aboriginal people are fully offset by the disadvantages facing so many others.

Status Indian Households

Thirty-six percent of Status Indian households are in core housing need: this represents the majority of the off-reserve Aboriginal core need population.

Four out of five off-reserve Status Indian households reside in urban areas where housing problems are largely related to low income. In 1990, urban Status Indian household income averaged only 70 per cent of other urban Canadian households; 44 per cent were below Statistics Canada's Low-Income Cutoffs. More than two-thirds of urban Status Indian households rent, and just under half of these are in core housing need. Large proportions of Status Indian renter households face affordability problems, and a significant minority is crowded. The gap between the average household incomes of Status Indian and non-Aboriginal households is largest in the western Canadian cities of Winnipeg, Regina, Saskatoon and Vancouver.

In urban areas, low household income levels and high levels of core housing need are directly related to the low proportion of non-senior Status Indian adults who are employed. Many Status Indian working-age adults cannot find work because of low levels of schooling, disability-related barriers or because they are lone parents raising young children on their own. If and when they do find employment, a large proportion works in low-paying sales and service jobs or as unskilled or semi-skilled labourers. One quarter of urban Status Indian

households include female lone parents, three-quarters of whom are in core housing need.

Most rural Status Indian households living off-reserve reside on lands that they have historically occupied, primarily in the more northerly and remote parts of the country. Rural Status Indian households in core housing need are concentrated in northern parts of the Prairie provinces and in neighbouring parts of the Northwest Territories. There, many live in housing that is in poor repair, lacks basic bathroom amenities or is crowded.

Non-Status Indian Households

The housing situation of Non-Status Indian households tends to be better than that of other Aboriginal peoples. A higher proportion own their accommodations. A lower proportion faces affordability or crowding problems. Still, the incidence of core housing need among Non-Status Indian households is 24 per cent, which is much higher than the level of need among non-Aboriginal households.

Better economic circumstances explain much lower levels of core housing need among non-Status Indian households, compared to other Aboriginal people. Working-age non-Status Indian adults are more likely to participate in the labour force, and they tend to have better jobs in more secure areas of the economy than their Aboriginal counterparts. In addition, geography plays a part. A much larger proportion of non-Status Indian households lives in the more affluent areas of the country – in urban Ontario and rural British Columbia – where, generally, Aboriginal core housing need levels are lower.

Nevertheless, a significant disparity remains between the economic well-being and housing conditions of non-Status Indians and non-Aboriginal people. Consideration of the circumstances of working-age adults between the ages of 15 and 44 can explain much of this gap:

- most are very young, and many have low incomes because they are either just completing their education or starting their careers;
- a lower proportion has post-secondary schooling than in the population at large;
- a higher proportion has long-term health and activity limitations and faces barriers in the labour market; and
- a higher proportion represents lone parents with low incomes.

In contrast, a small, but significant minority of Non-Status Indians aged 45 and over are much less affected by core housing need. They work in professional and managerial positions and have higher incomes. Included in this population are many who were required to relinquish their Indian Status in order to pursue post-secondary education and more remunerative careers.

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CHAPTER 1 – INTRODUCTION AND METHODOLOGY

We know that many Aboriginal peoples in Canada have experienced considerable housing problems. A number of case studies written over the last few decades have documented poor quality, unsafe and crowded housing, both in individual Aboriginal communities and among different identity groups. However, the varied methodologies and approaches of those studies have made it difficult to form comparisons and to achieve an overall perspective.

The objective of this report is to enhance the recent literature by employing a standardized methodology to explore the broad range of issues facing all Aboriginal peoples. In so doing, it corroborates findings that major differences exist in the off-reserve housing conditions of peoples with different Aboriginal identities. The report, by drawing separate portraits of the Inuit, Métis, Status and Non-Status Indian peoples, explores how and why conditions vary. It also provides detailed statistics on the incidence and nature of core housing need incurred by each Aboriginal identity group (Appendix A). These statistics are presented by household tenure both at the national and regional levels, as well as for selected communities.

Methodology

The *Aboriginal Peoples Survey* (APS) and the 1991 Census are two of the richest and most comprehensive sources of information shedding light on the housing situation of Canadian Aboriginal peoples. The housing standards of the Canada Mortgage and Housing Corporation (CMHC) core housing need model are applied to these data to assess housing need among Aboriginal peoples and households. A number of other indicators are also used to identify the special needs and additional housing-related requirements of Aboriginal households.

The report begins with brief overviews of the core housing need model and other indicators of housing need. Attention is then directed to the nature of the data used and the problems that may limit their interpretive value. Terms and concepts used in the analysis of Aboriginal housing need are defined in Appendix B.

Core Housing Need

Canada's federal government, provincial housing agencies and others use the core housing need model to monitor housing conditions and to assist in the design, delivery and evaluation of social housing initiatives. The model, commonly seen to reflect contemporary Canadian values and current housing technology, is used in this report to assess and compare the housing conditions of Canadians with various Aboriginal identities to those of non-Aboriginal Canadians.[1]

The core housing need model is based on the concept that a household should have access to a dwelling unit that is adequate in condition, suitable in size and affordable. Housing is assessed according to the following **standards**:

- **Adequacy standard** – A dwelling is deemed to be sub-standard if it is perceived by its residents to be in need of major repair (for example, if there is defective plumbing or electric wiring or structural repairs needed to walls, floors, or ceilings), or if it is lacking adequate, functioning bathroom facilities;
- **Suitability standard** – A dwelling is deemed to be sub-standard and thus is crowded if fewer bedrooms are available to household members than is prescribed by the National Occupancy Standard (NOS) (see Appendix B);
- **Affordability standard** – A dwelling is deemed to be sub-standard if 30 per cent or more of household income is used to acquire shelter.

A household is considered to be in *core housing need* if its housing falls below any of these standards *and* it would have to spend

30 per cent or more of household income to pay the average rent of alternative local market housing that meets standards.

The strength of the core housing need model is its general applicability and use of uniform norms and standards against which divergent populations can be compared. However, it cannot be used when persons reside on-reserve, as does one in five Aboriginal households.[2]

Other Measures Used to Assess Housing Need

Many Aboriginal households do not have housing-related amenities normally available to the general population. This report assesses the degree to which this situation exists by using indicators that identify, on the one hand, satisfaction with amenities available in the home and, on the other, participation on waiting lists for subsidized housing.

Sources of Data: The 1991 Census and the *Aboriginal Peoples Survey*

This report uses data from those people who indicated Aboriginal identity in the APS, the first post-censal survey of Aboriginal persons in Canada. The APS provides additional detail on areas covered in the Census, as well as information on health and living conditions (Statistics Canada, undated). The APS was administered on a voluntary basis to persons in a sample of households where at least one person had indicated Aboriginal ethnicity in the Census, or band membership or Status as a registered Indian. Detailed APS data were gathered for those who identified themselves as Aboriginal persons or who were registered Indians.

Those who identified themselves as Aboriginal persons in the APS were linked with additional personal, family and household data from the 1991 Census. Using this information, core housing need was measured by applying CMHC standards and norms. As with all survey results, the information should be used with caution and judgment. In particular, there are concerns regarding inadequate representation of the Aboriginal population in both the Census and the APS. These concerns include:

- known under-coverage of Status Indians living off-reserve; and
- exclusion of Aboriginal peoples residing in communal dwellings (including rooming houses and hotels) and the homeless (those with no permanent address).

In addition, there is a considerable and unexplained gender imbalance in the number of adults who identify themselves as Aboriginal people living off-reserve outside of the Far North – many more women than men identified themselves as Aboriginal in the APS. This may reflect substantial under-coverage. In urban areas, where this imbalance is largest, it may be the result of poor levels of coverage in dwellings, institutions and places that house a significant number of Aboriginal men (for example, rooming houses, single-room occupancy hotels and shelters/hostels). It may also be that certain adult men with Aboriginal ancestry are less likely than others to identify as Aboriginal persons (see Ark Research Associates, 1996).

In terms of exploring the broad characteristics of housing need and its correlates, however, the Census and APS data are more than adequate. The next sections of this report clearly indicate that differences in housing need between Aboriginal households and other Canadian households are often so large that any of the biases discussed here are most likely of limited consequence.[3]

CHAPTER 2 – CORE HOUSING NEED AMONG THE INUIT

Although government shelter assistance has provided housing that is affordable for a large proportion of Inuit households, many still reside in dwellings that are crowded and often below adequacy standards. Low incomes – reflecting low levels of education, high unemployment and low-paying, insecure employment – have resulted in making adequate housing inaccessible to many Inuit households. Low dollar incomes also relate to the significant amount of goods and services produced for subsistence purposes or traded in kind. The widespread inability to afford suitable and adequate housing is exacerbated by the high cost of shipping building materials to, and constructing good housing in, the remote and climatically-extreme areas where many Inuit reside.

The Inuit Population and Core Housing Need

In 1991, there were 36,080 persons who identified themselves as Inuit, and they resided in 9,605 Inuit households.[4] Table 1 indicates that 47 per cent of these people and 40 per cent of their households were in core housing need, a considerably higher proportion than among other Aboriginal people[5] living off-reserve (32 per cent) or other Canadian households. Higher proportions of the Inuit are in core housing need than those with other Aboriginal identities, and Inuit households are more than two and a half times more likely to be in core housing need than non-Aboriginal households.

The very high proportion of Inuit people in core housing need is an important clue to the main issue underlying housing need among the Inuit – crowding. Crowding is primarily related to large household size. Figure 1 indicates that the Inuit tend to live in larger households than other Aboriginal people living off-reserve or other Canadians: they average 4.3 persons per household in contrast to 3.3 and 2.7 respectively. Overall, the 8 per cent of Aboriginal people who are Inuit reside in only 5 per cent of off-reserve Aboriginal households. In particular, Figure 1 indicates that much larger proportions of the Inuit population live in dwellings housing six or more persons. Figure 1 also shows that levels of core housing need are especially high in larger households, where crowding is the dominant factor. With so many Inuit in core need in these larger households, it is not surprising that 11 per cent of off-reserve Aboriginal people in core housing need are Inuit.

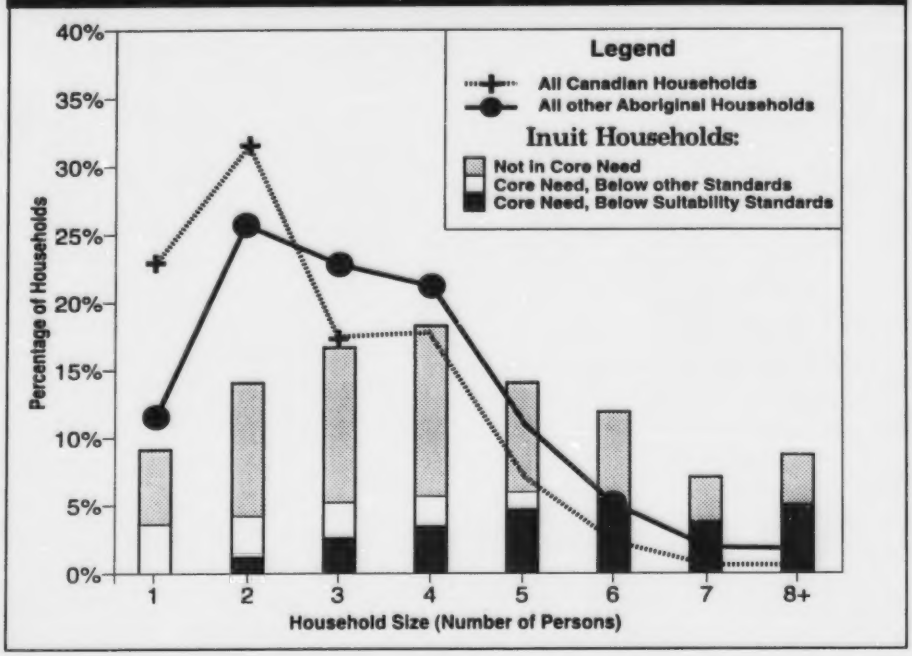
The following factors are among the most important giving rise to large households and crowded housing among the Inuit:

- Very large proportions of persons identifying as Inuit are young children (Figure 2). Thirty-seven per cent of the Inuit are less than 15 years of age, in contrast to 34 per cent of other Aboriginal peoples living off-reserve and 21 per cent of non-Aboriginal Canadians.[6]

Table 1:
Inuit People and Households[4] Showing Number and Proportion in Core Housing Need

	Total	Number in Core Housing Need	% in Core Housing Need
Inuit Persons	36,080	16,970	47%
Inuit Households	9,605	3,815	40%
See endnote 4			

Figure 1:
Proportion of Inuit, Other Aboriginal and Canadian Households by Size Showing Core Housing Need with Suitability Isolated for Inuit Households

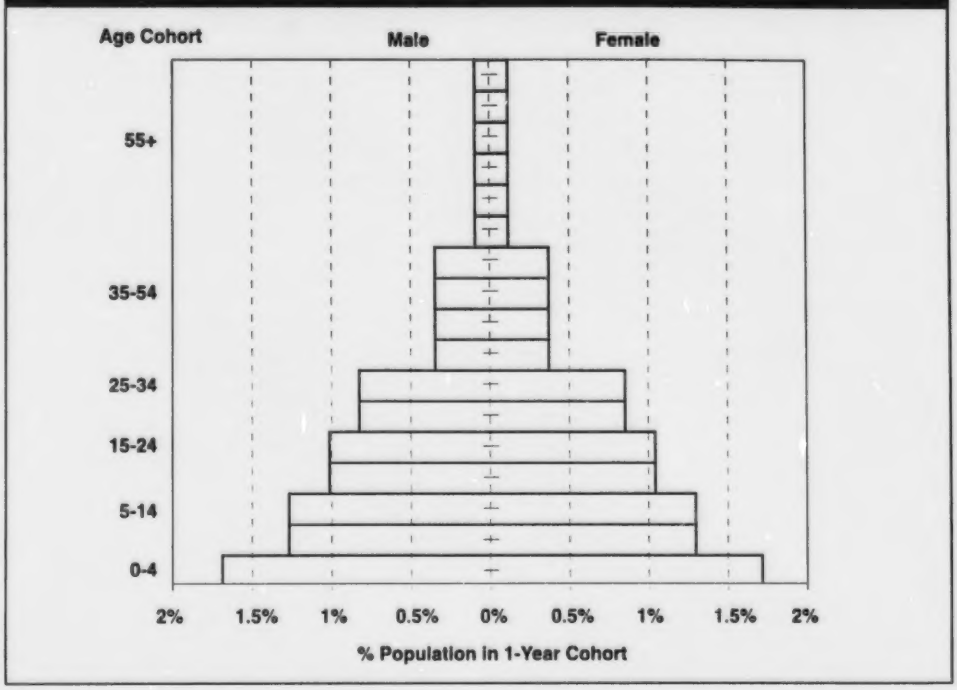


- Short life expectancy in the past has resulted in relatively few older Inuit people who, in the population at large, tend to live in smaller households. In contrast, large decreases in child mortality rates in recent decades mean that a very large proportion of the population is now made up of young adults between the ages of 15 and 34. Many of them are now living with their children (Young, 1994). Thus, more than 75 per cent of Inuit households include non-married children, in contrast to 65 per cent of other Aboriginal households and 46 per cent of other Canadian households.

- A culture that encourages extended families, combined with a shortage of housing in many northern and remote communities, has resulted in many extended households, as well as a large proportion of households that include children aged 15 and over (Canada, House of Commons, 1992). A quarter of Inuit housing shelters more than one family, or a family and at least one non-census person (see Appendix B, Glossary of Terms), in contrast to 16 per cent of other Aboriginal households living off-reserve and 7 per cent of non-Aboriginal households. Among the Inuit, persons with a disability and lone parents are especially likely to live in extended households.

These generalities are particularly significant among the 77 per cent of Inuit households residing in the Far North and the 68 per cent of those in rural areas. In rural areas, 84 per cent of households include children and 29 per cent are extended households. In the Far North and in rural areas, core housing need levels are highest, and crowding is a particularly serious issue. Levels of core need are especially high when extended families include either a person with a disability[7] or a lone-parent family.[8]

Figure 2:
Age/Gender Pyramid, People Identifying as Inuit



Education, Labour Force and Income Characteristics of Non-Senior Inuit and Their Influence on Core Housing Need

The average Inuit household income is low, especially when compared to those of other households in the Far North. This is partly related to the educational and employment characteristics of Inuit adults between the ages of 15 and 64.

- A very large proportion (42 per cent) of Inuit non-senior adults have had no secondary schooling, and only a small proportion (25 per cent) has post-secondary education. In contrast, only 17 per cent of other Aboriginal people living off-reserve and 9 per cent of all Canadians lack secondary schooling, and 35 per cent of these Aboriginal adults and 47 per cent of all Canadians have had some exposure to post-secondary education.[9] As in the population as a whole, the level of core housing need among Inuit non-senior adults is highly correlated to level of education; ranging from 56 per cent of those with no secondary education, to 39 per cent of those with exposure to secondary school, to 14 per cent of those with a university degree.

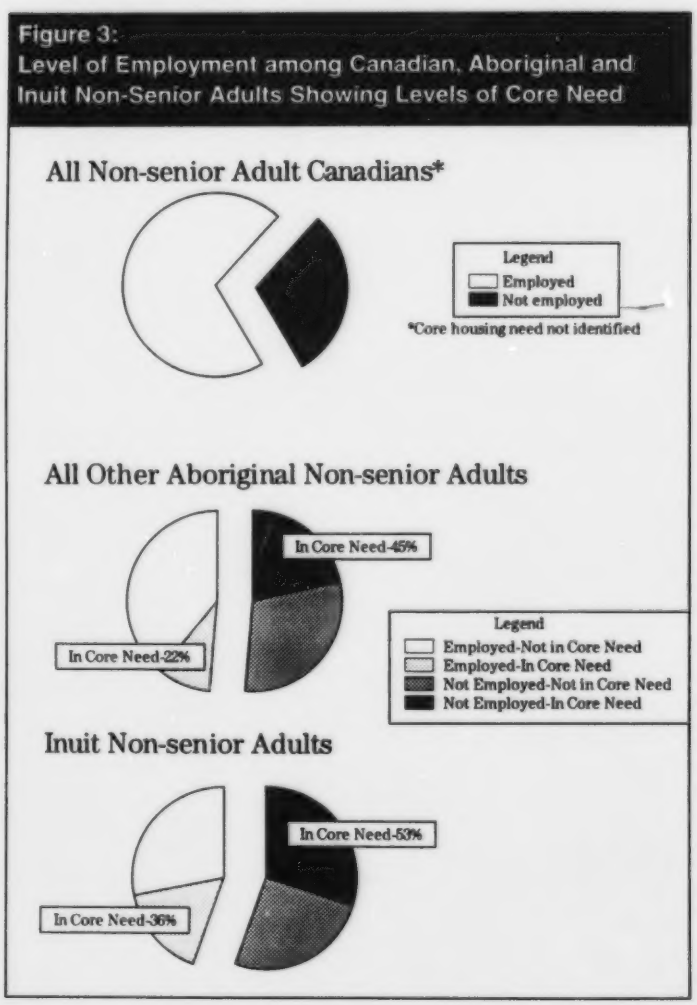
- Inuit non-senior adults are less likely to be employed than other non-senior Aboriginal people living off-reserve or non-senior adults in the population at large. Overall, 44 per cent of Inuit non-senior adults were employed in 1991, compared to 49 per cent of other Aboriginal non-senior adults and 70 per cent of all Canadian non-senior adults (Figure 3). Low levels of employment result from a combination of two factors: one, high levels of unemployment (in 1991, 25 per cent of Inuit were unemployed, in contrast to 23 per cent of other Aboriginal people and 10 per cent of other Canadians); and, two, high proportions of non-senior adults who are not in the labour force (40 per cent versus 35 per cent of other Aboriginal people and 22 per cent of other Canadians). Low levels

of labour force participation and high levels of unemployment have been linked to the lack of an adequate economic base in the Far North (Canada. House of Commons, 1992). Figure 3 shows that core housing need among Inuit non-senior adults decreases from 53 per cent of those who are unemployed or not in the labour force to 36 per cent of those with jobs. However, even among those who are employed, the level of core need is half again that of other Aboriginal non-senior adults with jobs. For employed Inuit living in rural areas, core housing need is particularly high (44 per cent).

- Among those Inuit with an occupation, more than a third were manual or semi-skilled labourers. This per centage is slightly higher than among other Aboriginal people with occupations (32 per cent) but well above the 8 per cent of other, non-Aboriginal non-senior adults. Jobs in this area are predominantly low-paying and, given the structural changes that are occurring in the Canadian economy, are increasingly difficult to find. Just under half (48 per cent) of Inuit in these types of occupations are in core housing need. Non-senior adults in rural areas are particularly likely to have this type of employment (37 per cent) with a majority (51 per cent) being in core housing need.

- A significant part of the Inuit economy in rural areas is based on hunting and gathering and involves trading-in kind in a local, informal economy. As a result, only part of the economy is based upon monetary transactions, and money itself is in short supply. Inuit non-senior adults living in rural areas are more likely to spend significant periods of time living off the land than are other Aboriginal non-senior adults: 22 per cent of all adults (including two in five men living in rural areas) had spent four weeks or more on the land, in contrast to 12 per cent of other Aboriginal non-senior adults. They are also more likely to undertake non-monetary remunerative activities (35 per cent of non-senior adults). Slightly higher levels of core housing need occur among those living on the land for significant periods of time in rural areas (54 per cent versus 51 per cent of other non-senior adults) and those participating in informal trading activities (48 per cent versus 45 per cent overall). Housing here is built from materials produced in other parts of the country. These materials must be acquired in the formal economy, and high shipping costs make their acquisition very

Figure 3:
Level of Employment among Canadian, Aboriginal and Inuit Non-Senior Adults Showing Levels of Core Need



expensive (see Ark Research Associates, 1996 and Duhaime, 1982). The inability to afford materials results in higher levels of housing that is crowded and in poor repair as scarce housing resources are shared within the community at large.

The average Inuit household income was 18 per cent below the national average in 1990. This difference, although large, actually overstates Inuit incomes, as northern wage and social assistance levels are higher than elsewhere in Canada in order to meet the high cost of living in the north (NCW, 1992). In the Northwest Territories, for example, the average income of Inuit households is only 61 per cent that of non-Inuit (derived from Statistics Canada, 1992b)[10] This large difference stems from three factors: low Inuit participation in the labour force; concentrations of those who are in the labour force in relatively low-paying occupations; and the dependence of many on the land or trading in kind.

Despite very low incomes, only 12 per cent of all Inuit households and only 8 per cent of those in the Far North spend 30 per cent or more of their income on shelter. Further, affordability is a factor in only a quarter of core need households. In comparison with other Aboriginal households or the population at large, these proportions are quite low. The affordability standard is relatively insignificant in the Far North, as many Inuit households live in social or subsidized housing; in the Northwest Territories, the rents of social assistance recipients are fully subsidized. High levels of core housing need among the Inuit primarily relate to the lack of economic resources to develop suitable housing alternatives.

Regional Variations in the Incidence of Housing Need among the Inuit

Core housing need among the Inuit is concentrated in the Far North, where 77 per cent of Inuit households reside. There, 45 per cent are in core housing need – in contrast to 24 per cent in the remainder of Canada.[11] Yet even in the Far North, as Figure 4 indicates, the level of core need varies considerably, from 30 per cent in Labrador and 29 per cent in northern Québec (Nunavik) to 39 per cent in the western part of the Northwest Territories to a peak of 55 per cent in the area soon to become Nunavut (now the eastern part of the Northwest Territories).

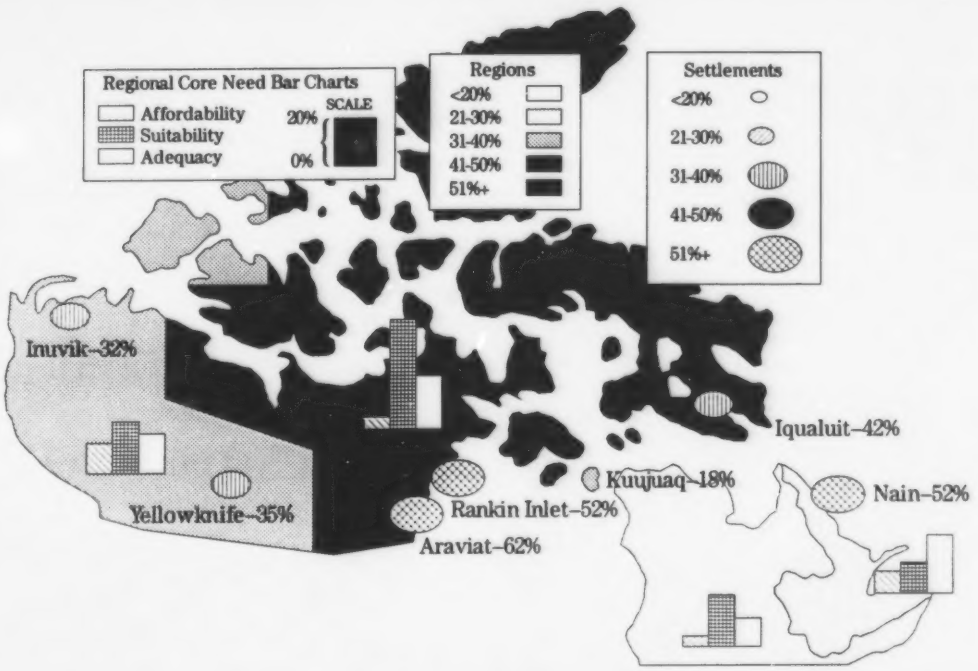
Even within regions, core need levels vary substantially. For example, Figure 4 shows that in the community of Nain, on the coast of Labrador, more than half of all households (52 per cent) are in core housing need, in contrast to just over a quarter of households in Labrador as a whole. Even in the future Nunavut, where levels of core housing need are generally high, there are peaks in small, more isolated areas. For example, in Arviat, home to 255 Inuit households in 1991, 62 per cent were in core housing need, in contrast to 42 per cent in the larger community of Iqaluit (see Appendix A).[12]

With the exception of Nain, where a significant amount of the housing stock falls below adequacy standards, high levels of variability in core housing need are tied to the prevalence of crowding. The proportion of households in core housing need and living in houses that fall below the suitability standard varies from 12 per cent in Labrador, to between a fifth and a quarter of the stock in northern Québec and the western Northwest Territories, to 43 per cent in the future Nunavut.

Tenure and Core Housing Need among the Inuit

The Inuit, even more than other Aboriginal peoples, are predominantly renters. Overall, 74 per cent of Inuit households are renters, in contrast to 64 per cent of other off-reserve Aboriginal households and 37 per cent of all Canadians. Unlike other Aboriginal peoples, Inuit households are even more likely to rent if they reside in a rural area (77 per cent in contrast to 66 per cent of urban households). Renter households predominate in two areas – northern Québec (96 per cent) and the future Nunavut (91 per cent). In both of these areas, most

Figure 4:
Core Housing Need Levels among the Inuit by Region and Large Inuit Settlement Showing Proportions Below Core Need Standards



Inuit households rent public housing. In Labrador, however, 73 per cent of Inuit households own housing, and they represent almost half of all Inuit owners. Differences in Inuit tenure patterns are thus highly related to variations in provincial and territorial commitments to social housing programs.

Overall, core need is more than twice as high among renters as owners (46 per cent versus 22 per cent) (Figure 5). However, Labrador is again the exception, as 30 per cent of both owners and renters are in core housing need. More than 60 per cent of Inuit owner households in core need are located in Labrador, where core need among owners is twice as common as in the remainder of the country.

Among renters, core housing need peaks at 58 per cent in the future Nunavut, falling

Figure 5:
Inuit Households Showing Proportion of Owners and Renters and Core Need by Tenure

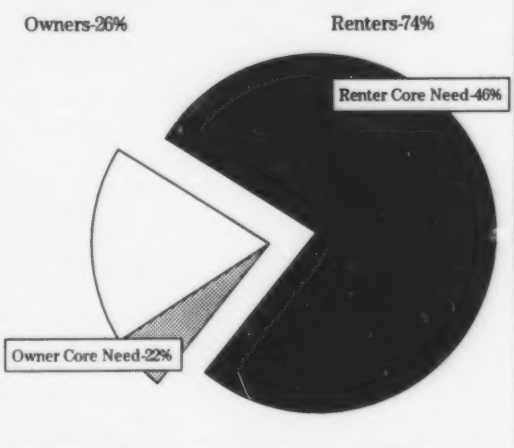
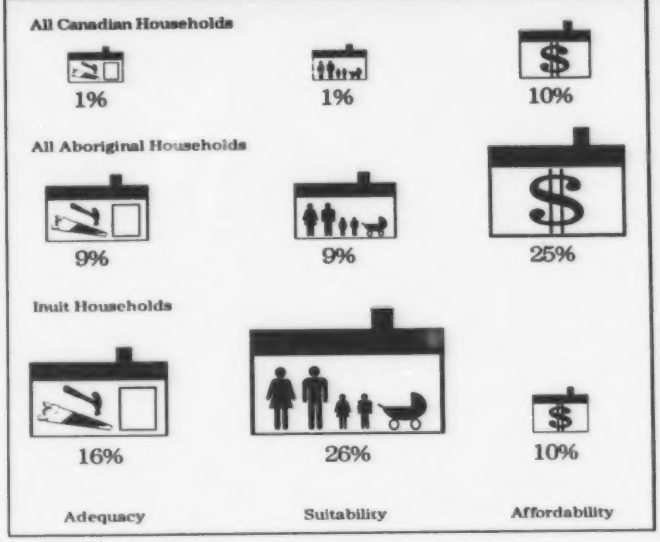


Figure 6:
Proportions of Households in Core Need below Specific Standards – All Canadian, All aboriginal and Inuit Households



considerably to 42 per cent in the western part of the present Northwest Territories and to 29 per cent in northern Québec. Among core need renters, crowding is the predominant factor – especially in Nunavut where 45 per cent of renter households are in core need and living in housing that falls below the suitability standard. Among owners, adequacy is the predominant factor because 77 per cent of Inuit-owned core housing in Labrador falls below the adequacy standard.

Housing Below Core Need Standards

As Figure 6 illustrates, 26 per cent of Inuit households are in core housing need according to the suitability standard, a level more than twenty times that of non-Aboriginal households and almost three times that of other Aboriginal households. Furthermore, 16 per cent of Inuit households are in core housing need because they live in housing that falls below the adequacy standard, more than 14 times the level in non-Aboriginal households and well above the 9 per cent of other Aboriginal households. However, the proportion of Inuit households in core housing need according to the affordability standard is similar to that of non-Aboriginal households; furthermore, this proportion is considerably smaller than that of other Aboriginal households (10 per cent versus 25 per cent). These differences largely reflect the high proportion of Inuit households residing in the Far North and/or in rural areas, where, by and large, affordability is less of a problem than either suitability or adequacy.

Levels of crowding are inordinately high in Inuit households compared to other Aboriginal households in rural areas (32 per cent versus 9 per cent). As noted previously, the prevalence of crowding among rural Inuit is tied to large households living in small housing units, primarily provided as social housing; it also relates to household income levels that are too low to support the construction or purchase of alternative housing. In rural areas, core housing need affects 62 per cent of non-census family persons residing with census families, 55 per cent of children 15 and over and 56 per cent of multiple-family households.

Part of the crowding problem relates to a shortage of social housing stock in the Far North. As a result of this shortage, combined with widespread dependence on social housing, the Inuit are more than twice as likely as other Aboriginal people living off-reserve to be on a housing waiting list (16 per cent versus 7 per cent).

Crowding is a pervasive and often extreme problem among Inuit households in the Far North. Overall, 44 per cent of these northern rural households are crowded – including more than eight out of ten core need households and an additional one-quarter of households with incomes above the core need threshold. It is an especially serious problem in the area soon to become Nunavut, where a substantial majority

of households occupy dwellings that fall below the national standard for suitability. Furthermore, for many Inuit households, the problem is extreme. To be suitably housed, nearly one in five of all rural Inuit households – more than four times the proportion among other Aboriginal households – would require two or more bedrooms.

In the Far North, just under one-fifth of Inuit households are in core housing need according to the adequacy standard; this is twice the proportion of other off-reserve Aboriginal households. Most of this Far North housing is in poor repair, despite being relatively new compared to other off-reserve Aboriginal or non-Aboriginal housing (INAC, 1995): this is in part due to the considerable wear and tear that accompany crowding. Extreme climatic conditions in the Far North and the need to spend much of the year indoors accentuate the effects of crowding and accelerate the deterioration of housing materials. In addition, high levels of wear and tear occur for the significant proportion of households that depend for a living on hunting, fishing and gathering, and processing the "catch" in their homes (Pauktuutit, 1995).

Three-quarters of Inuit households in core need according to the adequacy standard are located in Labrador and the future Nunavut. Most of these households are also crowded. Still, in these two regions, the nature of adequacy-related housing problems varies. In the future Nunavut, where almost all households rent, housing is inadequate predominantly because it is in poor repair. In contrast, Labrador households in core need primarily own their housing and, while most of their dwellings fall below the adequacy standard because they are in poor repair, a significant proportion also lack water and sewerage facilities for bathrooms. (CMHC, 1992a and Ark Research Associates, 1996).

Relatively few Inuit households live in housing that falls below the affordability standard. Only one in ten core need households dedicates 30 per cent or more of its income to shelter. This widespread ability to afford housing relates to the high level of housing-related financial assistance available in much of the Far North. For example, low-rent social housing predominates in much of the Northwest Territories and northern Québec; indeed, in the Northwest Territories, the shelter allowance provided with social assistance matches shelter costs (NCW, 1992). In the Far North, only 5 per cent of Inuit households are in core housing need and dedicate 30 per cent or more of their income to shelter.

Largely as a result of the mismatch between household size and unit size, Inuit households in remote areas are less likely to be satisfied with their housing than are other Aboriginal peoples. Thirty-five per cent of Inuit households in rural areas (who represent 41 per cent of those in core housing need) indicate that they are either somewhat or totally dissatisfied with their housing, in contrast to 17 per cent of other Aboriginal peoples living off-reserve. More than 60 per cent of these households indicate dissatisfaction with the number of bedrooms available.[13]

Summary

Large Inuit households, an inadequate housing supply and housing units that are often too small, translate into serious crowding for Inuit households. These factors largely explain why 40 per cent of Inuit households are in core housing need. Inuit households are also much more likely than other Canadian households to be in core housing need according to the adequacy standard. Most housing that falls below the adequacy standard is in poor repair, reflecting the wear and tear exacerbated by crowded living conditions, the widespread use of housing for subsistence activities and the effects of a severe climate. On the other hand, a large proportion of Inuit housing is low-rent social housing, and the shelter component of social assistance fully covers rent for recipients in much of the Far North. As a result, a relatively small proportion of low income Inuit households is in core housing need in that they dedicate 30 per cent or more of their income to shelter.

Core housing need relates strongly to employment and education among non-senior Inuit adults.

Only a minority of working-age Inuit are employed: moreover, a large minority have found employment in semi-skilled and unskilled jobs, which tend to be insecure. Unemployment relates partly to low levels of education and also to the small formal economic base of the Far North, where most Inuit reside. Further, many Inuit are at least partially dependent on subsistence activities and trading in kind. As a result, household incomes tend to be low in areas where the dollar cost of constructing and maintaining housing is high. Low incomes limit the housing choices of the Inuit and, by contributing to crowded and inadequate housing conditions, they lead to high levels of core housing need.

Core housing need levels are highest in the Far North but vary considerably from region to region and community to community. Figure 4 shows that core housing need peaks in the smaller, more remote communities of the eastern part of the Northwest Territories, soon to become Nunavut. In the Far North especially, core housing need is concentrated among renters. In particular, the high levels of core housing need are found among renters in Nunavut, where crowding in social housing is the major factor. Most owner-occupied Inuit households are located in Labrador, reflecting the positive efforts of the Rural and Native Housing Program in that region. Owners in core housing need are concentrated there as well, with many living in housing that falls below the adequacy standards.[14]

CHAPTER 3 – CORE HOUSING NEED AMONG THE MÉTIS

In some regards, residents of Métis households fare slightly better economically than other Aboriginal peoples. A greater proportion of working-age Métis is employed, and many work in better paying jobs. Yet the average household income is only slightly higher and the level of core housing need is only marginally lower than for other Aboriginal people; at the same time, the level of core housing need is substantially higher than for non-Aboriginal people. This seeming incongruity is partly explained by especially high levels of core housing need among the high proportions of Métis who are lone parents, have a disability or are seniors living in rural areas. It is also partially explained by geography. A great many Métis households reside in areas where housing conditions are poor for most Aboriginal residents, specifically in certain Prairie cities and in the more northerly and remote locales of the Prairie provinces.

Métis Socio-Demographics, Labour Force Characteristics, Income and Core Housing Need

In 1991, there were 131,260 **persons** who identified themselves as Métis, residing in 63,020 Métis **households**.[15] The Métis make up 29 per cent of all Aboriginal people living off-reserve, and they form at least part of 32 per cent of off-reserve Aboriginal households.

Table 2 indicates that 33 per cent of Métis people are in core housing need, a slightly smaller proportion in comparison with other Aboriginal people.[15] Table 2 also indicates that 32 per cent of Métis households are in core housing need: this level of core housing need[17] is almost identical to that of other Aboriginal households, but well over twice that of other Canadian households.

While the demography and household characteristics of the Métis are very similar to those of other Aboriginal peoples living off-reserve, a number of small but significant differences influence the level of Métis core housing need and the composition of the core need population:

- A higher proportion (30 per cent) of Métis households resides in rural areas, compared with other off-reserve Aboriginal households (25 per cent). In rural areas, Métis households are also slightly more likely than other Aboriginal households to be in core housing need (33 per cent versus 30 per cent). With higher levels of housing in poor repair and a lack of piped water and sewer services in some rural areas, Métis dwellings are more likely than those of other off-reserve Aboriginal households to fall below adequacy standards. Overall, approximately 20 per cent of Métis households occupy dwellings that are in poor repair and/or lack basic bathroom facilities, in contrast to 17 per cent of other off-reserve Aboriginal households. Still, the great majority of Métis households reside in urban areas, where they are slightly less likely to be in core housing need than other

Table 2:
Métis Persons and Households[15] Showing Number and Proportion in Core Housing Need

	Total	Number in Core Housing Need	% in Core Housing Need
Métis Persons	131,260	43,140	33%
Métis Households	63,020	19,920	32%
See endnote 15			

Aboriginal households (31 per cent versus 33 per cent).

- In comparison with other Aboriginal adults living off-reserve, Métis adults tend to be slightly older: 11 per cent are seniors,[18] in contrast to 9 per cent of other off-reserve Aboriginal people. Métis seniors are also more likely to live in rural areas than other Aboriginal seniors (44 per cent versus 30 per cent) or other Métis. As a result, 5 per cent of all Métis households are located in rural areas and maintained by a senior, in contrast to 3 per cent of other off-reserve Aboriginal households. Métis senior households in rural areas are more likely to be in core housing need than other rural Métis (40 per cent versus 31 per cent), and a very high proportion resides in dwellings that fall below the adequacy standard. A third of rural Métis senior households are in core housing need because they lack basic bathroom amenities or occupy dwellings that are in poor repair; this compares to 17 per cent of other rural Métis households and 14 per cent of all urban Métis households.

- Métis adults are slightly more likely to have a disability than are other Aboriginal adults living off reserve (32 per cent in contrast to 30 per cent). This reflects a higher average life span among the Métis, translating into a greater proportion of older seniors, among whom the disability rate is exceedingly high. Among Métis seniors, 70 per cent report long-term health and activity limitations, in comparison to 64 per cent of other Aboriginal people and 36 per cent of other non-Aboriginal Canadians in this age group. Overall, 38 per cent of Métis adults with a disability are in core housing need; this level is marginally below that of other Aboriginal people with a disability (39 per cent) but well above that of Métis with no disability (28 per cent). Among Métis seniors with disabilities, 40 per cent are in core housing need, including 45 per cent of the large minority of seniors with disabilities who reside in rural areas.

- Métis households are slightly smaller in size, averaging 3.3 persons, while all other off-reserve Aboriginal households average 3.4 persons. This difference arises because a slightly larger proportion of Métis than other Aboriginal peoples lives alone, while a slightly smaller proportion lives in households made up of six or more persons. Métis households are slightly less likely to include children and slightly more likely than other Aboriginal households to consist of seniors living alone or in couples. At the same time, Métis dwellings are, on average, slightly larger (5.9 versus 5.8 rooms and 2.7 versus 2.6 bedrooms) (derived from Statistics Canada, 1994b). As a result, irrespective of core need Status, Métis households are less likely to be crowded than other Aboriginal households. Overall, 11 per cent of Métis households occupy housing that falls below the National Occupancy Standard, in contrast to 18 per cent of other Aboriginal households.

- The proportion of households that includes lone parents is very similar to that of other Aboriginal households, but well above that in the non-Aboriginal population. However, levels of core need are higher (65 per cent) in Métis than in other Aboriginal lone-parent households (60 per cent). Core housing need is particularly high among the great majority of Métis lone parents who are women under the age of 55 and residing in urban areas (76 per cent). Métis lone-parent households are more likely to be in core housing need than are other Aboriginal lone-parent households, especially in urban areas, while levels of core housing need among other types of Métis households are universally lower. These differences are especially large in urban areas and as a result, lone-parent households make up a particularly large proportion of all urban Métis core need households. While 22 per cent of urban Métis households include a lone parent, 47 per cent of urban core need households include a lone parent. Similarly, in rural areas, while 18 per cent of Métis households

include a lone parent, just under a third of Métis core need households include a lone parent.

In comparison to non-Aboriginal working-age adults, the Métis share a tendency with other Aboriginal people towards low levels of education, low labour force participation and low-paying jobs, all of which significantly affect household incomes and susceptibility to core housing need. Some of these differences also relate to the barriers facing working-age Métis who have a disability. Working-age Métis are more than twice as likely as non-Aboriginal people to report a disability (27 per cent versus 13 per cent). However, as noted earlier, small but significant differences slightly favour Métis relative to other Aboriginal non-senior adults.

- In comparison with other Canadians, working-age Métis are considerably less likely to be employed, less likely to have found high-paying jobs as managers or professionals and less likely to have had any post-secondary education. However, while the labour force and educational profile of working-age Métis is similar to that of other Aboriginal peoples, the picture is generally less bleak. Among non-senior Métis adults in 1991, a somewhat higher proportion was employed (52 per cent versus 48 per cent), a figure that reflects slightly lower unemployment as well as higher participation rates. Core housing need among working-age Métis drops from 47 per cent of those outside the labour force to 36 per cent of the unemployed to 18 per cent of those with jobs.

- Non-senior Métis adults were also considerably more likely than other Aboriginal peoples to have had at least some high school education; on the other hand, they were less likely to have had any post-secondary training.[19]

- In comparison with other Aboriginal non-senior adults with an occupation, higher percentages of Métis work in jobs requiring a high school education, as semi-professionals or as skilled crafts/tradespersons, (17 per cent versus 14 per cent). The Métis are slightly more likely than other Aboriginal peoples to have jobs in primary industries (fishing/forestry/mining) or in manufacturing, transport or communication, where these semi-skilled occupations represent the bulk of employment opportunities. Concentrations of employment in such jobs and industries, where wages and salaries have historically been relatively high, have contributed to higher average household income for Métis, compared to other Aboriginal peoples. The fact that smaller proportions of the Métis depend on subsistence activities or trading in kind,[20] also slightly accentuates the differences. However, this relative advantage may be diminishing. The Métis are heavily represented in industries where job loss is occurring due to the massive restructuring of the Canadian economy. Jobs not requiring post-secondary training are particularly vulnerable (Filion and Mock, 1992).

Despite the relative advantages of Métis compared to other Aboriginal people, the average household income in 1990 was only 2 per cent higher in Métis than in other Aboriginal households, and the proportion of Métis households that fell below Statistics Canada's Low-Income Cutoffs was only two percentage points lower than that of other Aboriginal people (34 per cent versus 36 per cent). Furthermore, average incomes in 1990 were only 80 per cent those of other Canadian households, and Métis households were more than twice as likely as non-Aboriginal households to have low incomes.

Regional Variations and the Incidence of Core Housing Need among the Métis

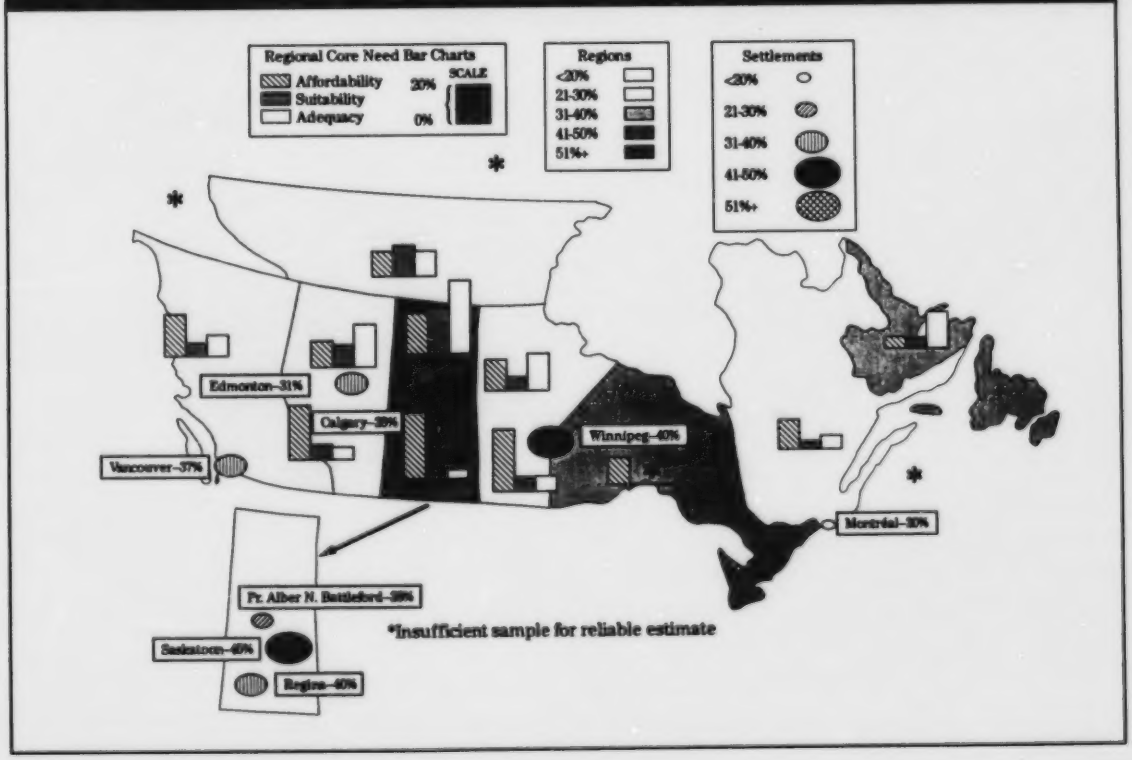
Seventy per cent of Métis households are concentrated in the Prairie provinces, where they make up the majority of off-reserve Aboriginal households. Thirty per cent of Métis households reside in four Prairie Census Metropolitan Areas

(CMAs): Winnipeg, Regina, Saskatoon and Edmonton. Another 15 per cent of Métis households are located in the sparsely populated northern parts of the Prairie provinces and the southern portion of the Northwest Territories, where they comprise two-thirds of all off-reserve Aboriginal households. The concentration of Métis households in the Prairies, particularly in urban areas and in the North where core housing need levels are very high, results in national levels of core housing need that are very similar to those of other Aboriginal households.

Indeed, Figure 7 indicates that the highest levels of core housing need among the Métis occur in the Prairie provinces, where most Métis reside. At a regional level, core housing need peaks in Saskatchewan at 41 per cent. Within Saskatchewan, levels of core housing need are particularly high in the north (56 per cent) and in Saskatoon (45 per cent), while remaining elsewhere consistently in the 40 per cent range in communities with significant Métis populations.[21] Outside of Saskatchewan, core housing need levels reach 40 per cent in only one area – Winnipeg (see Appendix A).

High levels of core housing need among Aboriginal households in urban areas generally reflect low average household incomes. The gap in average household income between Aboriginal and non-Aboriginal households is largest in the Prairie cities, especially Winnipeg, Regina, Saskatoon and Edmonton. In these four cities, average 1990 household incomes ranged from a low of 66 per cent of average non-Aboriginal household income in Edmonton to a high of 78 per cent of average non-Aboriginal household income in Winnipeg. Not surprisingly large proportions of Métis households there fall

Figure 7:
Levels of Core Housing Need by Selected Urban Areas and Regions Showing Proportions Below Core Need Standards, Métis Households



below Statistics Canada's Low-income Cutoffs. Thirty-eight per cent of Métis households in Edmonton and Regina have low incomes, rising to 44 per cent of those in Saskatoon and 45 per cent in Winnipeg. Levels of Métis core housing need roughly correspond, varying from a low of 31 per cent in Edmonton to 40 per cent in Winnipeg and Regina to a high of 45 per cent in Saskatoon. Despite shelter costs in these cities that average well below the national average (Statistics Canada, 1993b), affordability problems dominate in these cities because Métis household incomes are generally low.

Even so, in Prairie cities generally and in these four cities in particular, Métis households tend to be better off income-wise than other Aboriginal households. In 1990, Métis households in Winnipeg, Saskatoon, Regina and Edmonton averaged 10 per cent more in income than other Aboriginal households, and the per centage with incomes below Statistic Canada's Low-Income Cutoffs was lower by an average of ten points. Largely as a result, the level of core housing need in these four cities was an average of five per centage points lower for Métis than for other Aboriginal households.

In the rural and remote areas of the northern Prairies and in the adjacent portion of the Northwest Territories, the average household income of Aboriginal people, irrespective of identity, is particularly low (Ark Research, 1996, Bone et al., 1987). Low incomes make it difficult to deal with the effects of climatic extremes in these remote northerly areas, especially given the high cost of bringing in building supplies. As a result, many households live in housing that falls below adequacy standards. This occurs even though a large proportion of the stock is relatively new and subsidized through federal, provincial, and territorial housing programs (CMHC, 1992b). Métis and other Aboriginal households very often lack the income to undertake necessary maintenance and, as a result, their housing is prone to accelerated deterioration and has a relatively short useful life (Ark Research, 1996).

In many remote northern communities, the absence of efficient water and sewer systems frequently results a lack of adequate bathroom facilities: this situation is extremely rare among non-Aboriginal households in Canada (Ark Research Associates, 1996; Canada. RCAP, 1996a, Volume IV; CMHC, 1992b; and Bone *et al*, 1986). In northern Saskatchewan and the neighbouring part of the Northwest Territories, widespread problems associated with poor dwelling repair, the absence of adequate bathroom facilities and low income result in more than half of Métis households being in core need according to the adequacy standard (see also Chislett, 1985).

Tenure and Core Housing Need among the Métis

The majority of Métis households rent, particularly those residing in urban areas. On the other hand, slightly higher proportions of the Métis own, compared to other off-reserve Aboriginal peoples (47 per cent versus 44 per cent). This difference is due to two factors: a higher proportion of Métis reside in rural areas, where Aboriginal households are generally more likely to own; and there are higher levels of ownership among rural Métis (69 per cent) compared to other rural Aboriginal households (62 per cent).[22] A significant part of the difference in rural areas is also due to the influence of the federal and provincial housing programs. In particular, the federal Rural and Native Housing Program has subsidized home ownership for a significant number of Métis households, a large proportion of whom reside in northern Saskatchewan and Alberta (CMHC, 1992b; and Canada. RCAP, 1996a, Volume 3).

In common with other Canadian and Aboriginal households, the great majority of Métis households in core housing need are urban renters (61 per cent). Forty-four per cent of both rural and urban renters live in core housing need. Levels of core need are especially high among renters in western Canadian urban areas, ranging from 48 per cent in British Columbia to 53 per cent in Saskatchewan and peaking in the CMAs of

Saskatoon (62 per cent), Regina (58 per cent), and Winnipeg (54 per cent). Just under one-half of Métis urban renter households in core housing need are female-led lone-parent households. Constrained by their very low incomes, 92 per cent of Métis lone parents rent, and of these, 79 per cent are in core housing need.

Among Métis owners, 27 per cent residing in rural areas are in core housing need, in contrast to 10 per cent of those in urban areas. Rural owners constitute a higher proportion of core need households among the Métis (18 per cent) than among other Aboriginal peoples (10 per cent): this relates both to higher levels of home ownership and higher levels of core housing need. The high level of core housing need among senior-led owner-occupied households in rural areas explains a significant part of this difference: 81 per cent of seniors' households own their homes and 40 per cent of them fall into core housing need. Thus, while only 10 per cent of Métis rural households are led by a senior, 21 per cent of rural owner-occupied core need households are senior-led. A very high proportion of these households (88 per cent) occupy housing that falls below the adequacy standard.

Housing below Core Need Standards among the Métis

Tenure and location account for large variations in the incidence of housing that falls below specific core need standards among the Métis. Renters, especially those in large, western cities, are likely to be in core housing need because they spend 30 per cent or more of their income for shelter. Many of these same core need households also live in crowded conditions. In contrast, a large proportion of Métis households in the northern parts of the Prairie provinces and in the southern Northwest Territories occupy housing that is in poor repair or lacking basic facilities. Much of this housing is also crowded.

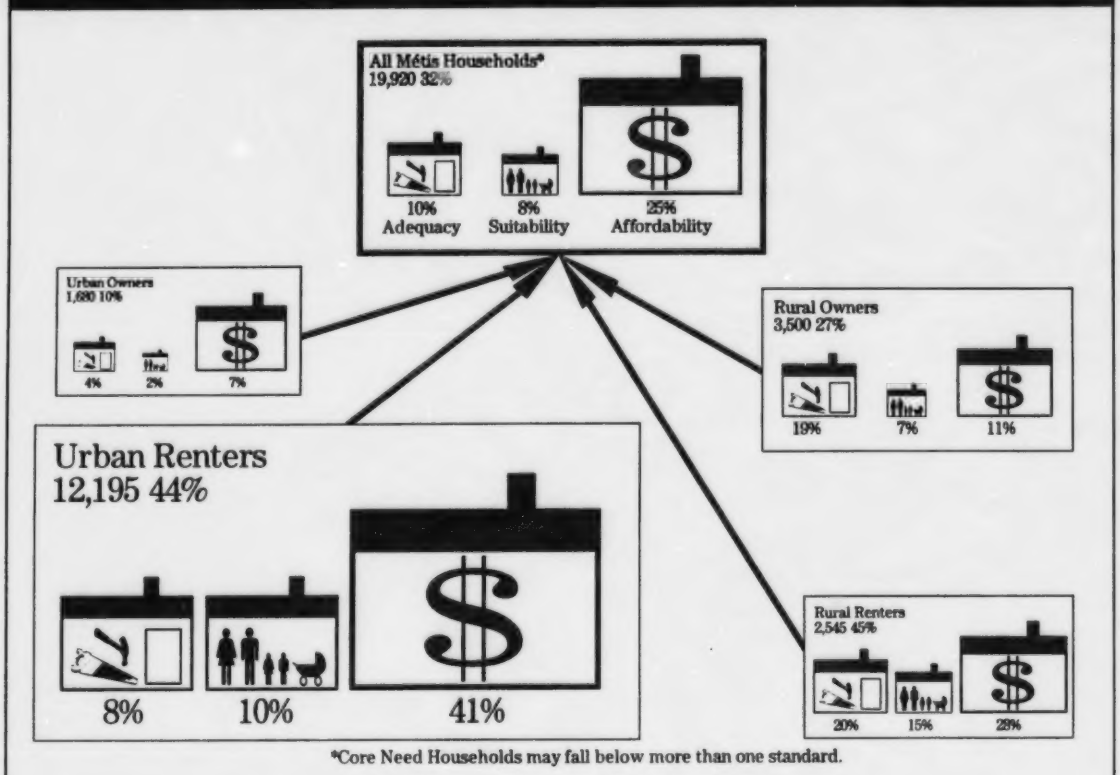
A quarter of Métis households are in core housing need and spend 30 per cent or more of their income for shelter. This results primarily from the fact that 57 per cent of Métis core need households are urban renters, who are extraordinarily susceptible to falling below the affordability standard: 93 per cent of urban renters in core need have affordability problems. Overall, 41 per cent of all Métis urban renters are in core housing need and fall below the affordability standard. Core housing need related to affordability is a widespread problem among Métis renters in most Prairie cities, including a majority of Saskatoon (56 per cent) and Regina (51 per cent) renters.

Among rural Métis renters, core housing need related to affordability is a smaller but still significant problem affecting 28 per cent. The great majority (70 per cent) of these rural renters reside in the Prairie provinces. There, approximately 30 per cent of rural renter households are in core need according to the affordability standard, in contrast to 19 per cent of rural households in the rest of the country.[23]

While the great majority of core need households live in urban areas, the majority of those that occupy dwellings falling below the adequacy standard are found in rural areas (54 per cent). Figure 7 shows adequacy to be a particularly serious problem for the Métis in northern, more remote parts of the Prairie provinces.[24] While, overall in this area, 26 per cent of Métis households are in core housing need according to the adequacy standard, the problem peaks at 38 per cent in northern Saskatchewan.

The majority of Métis households (57 per cent) in core housing need and living in crowded conditions are renters in urban areas, mainly in western Canada. Most others live in northern Saskatchewan, northern Alberta and the southern Northwest Territories.[25] In these areas, 18 per cent of households are in core housing need according to the suitability standard, and these households make up two-thirds of all rural Métis core need households that live in crowded conditions. Also, in these areas, crowding and climatic extremes hasten building deterioration, contributing to high maintenance costs and the large volume of housing in need of major repair.

Figure 8:
Proportion of Métis Households in Core Housing Need and Below Core Need Standards by Tenure and Rural/Urban Location



*Core Need Households may fall below more than one standard.

One in ten Métis households is in core housing need because its housing falls below two or more standards. These households are concentrated among:

- urban renters (13 per cent) who spend 30 per cent or more of their income for housing that is either inadequate or unsuitable; and

- rural residents of northern Saskatchewan (26 per cent), northern Alberta (14 per cent) and the smaller southern communities of the Northwest Territories (12 per cent) who live in housing that is inadequate in condition and also almost always either unsuitable or unaffordable.

In spite of generally sub-standard dwelling conditions, relatively few Métis express dissatisfaction with their housing (19 per cent overall, 27 per cent of those in core housing need). Those who indicate that they are dissatisfied tend to live in rural and remote areas of the west and north, occupying dwellings that are either inadequate and/or unsuitable. The highest levels of dissatisfaction prevail in: northern Manitoba (where 34 per cent overall were at least partially dissatisfied with their housing conditions, 53 per cent of those in core housing need); northern Alberta (36 per cent overall and 56 per cent in core housing need); and the southern part of the Northwest Territories (27 per cent overall and 44 per cent in core housing need). Remarkably, in northern Saskatchewan, where the core housing need

measure indicates that housing conditions are the worst in the country, relatively few expressed dissatisfaction, particularly among those who were in core housing need (26 per cent overall and 27 per cent in core housing need).[26]

Summary

In comparison with the non-Aboriginal population, the Métis face a number of disadvantages that lead to higher levels of core housing need. They are much less likely to have any post-secondary education or to be employed; and, among the employed, the average income is considerably lower. In addition, families are much more likely to be headed by a lone parent, and working-age Métis adults are twice as likely as non-Aboriginal adults to have a disability.

Compared to other Aboriginal people, small differences in Métis circumstances mitigate against the likelihood of falling into core housing need. On the one hand, the Métis fare slightly better economically than other Aboriginal people. Higher proportions of Métis working-age adults have at least some secondary education and have found employment in relatively well-paying jobs. Core housing need among these people is relatively low. Thus, in almost all parts of the country, core housing need among Métis households is generally below – or, at worst equal to – that of their Aboriginal neighbours. On the other hand, most Métis reside in areas where the housing conditions of all Aboriginal peoples are likely to be poor – the larger urban areas of the northern Prairies and the rural, remote areas stretching northward into the Northwest Territories. Moreover, higher proportions of Métis belong to groups that are relatively prone to core housing need: persons with disabilities, lone parents and seniors living on low incomes in rural areas. These offsetting advantages and disadvantages translate into a level of Métis core housing need that is very similar to that of other Aboriginal people (32 per cent).

Most Métis core need households are urban renters living in housing that falls below the affordability standard. Rural Métis existing on low incomes in the extreme climatic conditions of the northern Prairies, frequently live in core housing need because their housing falls below the adequacy standard.

CHAPTER 4 – CORE HOUSING NEED AMONG OFF-RESERVE STATUS INDIAN HOUSEHOLDS

Almost half of all off-reserve Aboriginal households include registered Indians, as defined by the *Indian Act*. These households make up a particularly heterogeneous group. Many Status Indians migrated to urban areas from reserves or traditional lands in search of education and economic opportunity. Others married or were raised by people outside the Aboriginal community, and most of these people now live in urban areas. Many are women and their children who attained Indian status in the last decade through the reform triggered by Bill C-31. Some continue to reside on lands that they have historically occupied, but which were never set aside as reserves. This latter group inhabits mostly the more northerly and remote parts of Canada.

Irrespective of how or why a member of these households came to be a person with Indian status living off-reserve, the likelihood of them being in core housing need is high. For those living in urban areas, housing need often stems from low income and the need to dedicate high proportions of that income to shelter. In northern and remote areas, a significant proportion of households occupy dwellings that are crowded, in poor repair and lacking in basic amenities. In these areas, the cost of building and repairing shelter is extremely high; however, most residents have relatively meagre cash incomes. Furthermore, many live in areas lacking water or sewerage for adequate bathroom amenities.

The Status Indian Population and Core Housing Need

In 1991, an estimated 206,235 **persons** who lived off-reserve indicated that they were registered Indians. These persons resided in 95,910 **households**.[27] Status Indians make up 46 per cent of the total Aboriginal population off-reserve and at least a part of 49 per cent of all off-reserve Aboriginal households.

Table 3 shows that 39 per cent of Status Indians and 36 per cent of Status Indian households are in core housing need, a level that is substantially higher than the 32 per cent of other Aboriginal peoples living off-reserve and 28 per cent of other off-reserve Aboriginal households[28]. Off-reserve Status Indian households are about two and a half times as likely to be in core housing need as non-Aboriginal Canadian households.

Core housing need among Status Indians is linked to a number of social and demographic factors:

- In general, urban households are more likely to be in core housing need, and off-reserve Status Indian households are more likely to be urbanized than other Aboriginal households (78 per cent versus 70 per cent). Thirty-eight per cent of Status Indian households in urban areas are in core housing need in contrast to 31 per cent in rural areas.

Table 3:
Off-Reserve Status Indian Persons and Households[27] Showing Number and Proportion in Core Housing Need

	Total	Number in Core Housing Need	% in Core Housing Need
Persons with Indian status	206,235	80,815	39%
Status Indian households	95,910	34,535	36%
See Endnote 27			

Much of this difference is related to the high cost of shelter in urban areas: 38 per cent of urban Status Indian households spend 30 per cent or more of their income for shelter, in comparison to 18 per cent of those residing in rural areas.

- A large proportion of Status Indians residing off-reserve comprises young adults between the ages of 15 and 39; and a large majority of adults over the age of 19 (59 per cent) are women (see Figure 9). This is due to a number of factors:

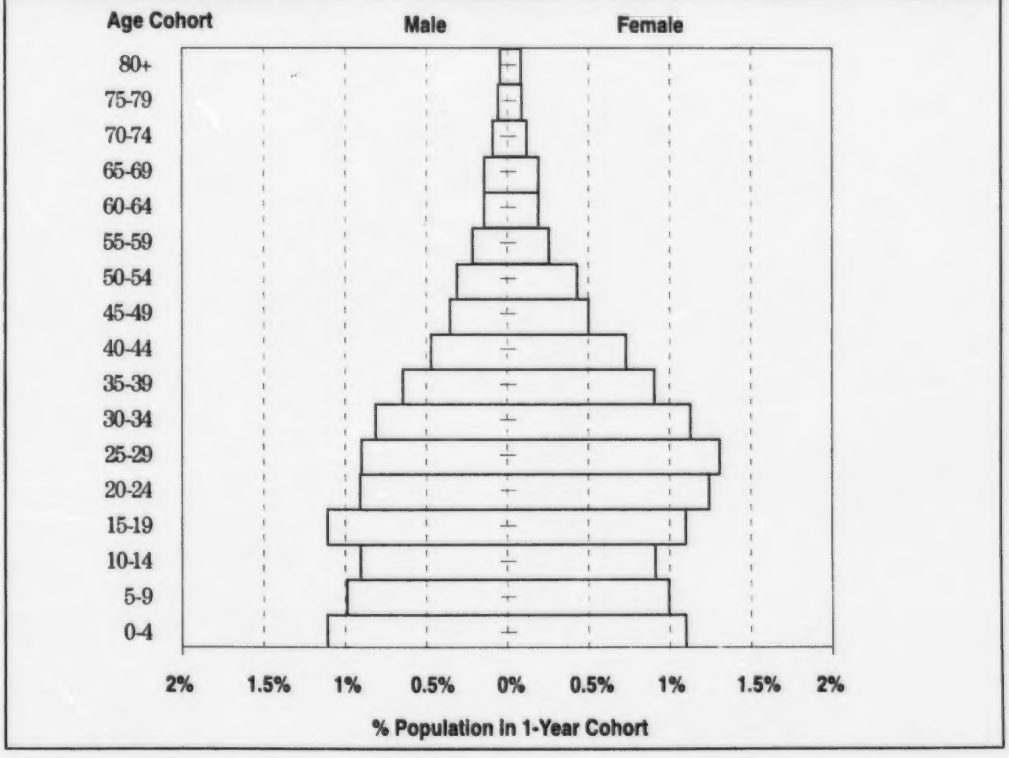
  * Young adults continue to migrate in large numbers from reserves and rural areas to cities and larger towns to seek educational and employment opportunities (Clatworthy and Gunn, 1987; Siggner, 1992).[30]

  * Substantial increases in life expectancy among North American Indians, particularly children, over the last three decades has resulted in a considerable number of young people but relatively few older adults in this population.

  * Before the mid-1970s, many adults had to relinquish Indian status and move to urban areas in order to follow certain well-paying career paths (professional occupations requiring a university or post-graduate training as well as many public service occupations) (Canada. RCAP, 1996a, Volume 4). Most of these jobs were primarily available to men (Armstrong and Armstrong, 1994). As a result, Figure 9 shows relatively few registered adult Indians, especially men, who are over the age of 45 residing off-reserve.

  * A particularly high proportion of young women on the Prairies has migrated from the reserve to urban areas to seek employment

Figure 9:
Age/Gender Pyramid, Persons with Indian Status, Off-Reserve



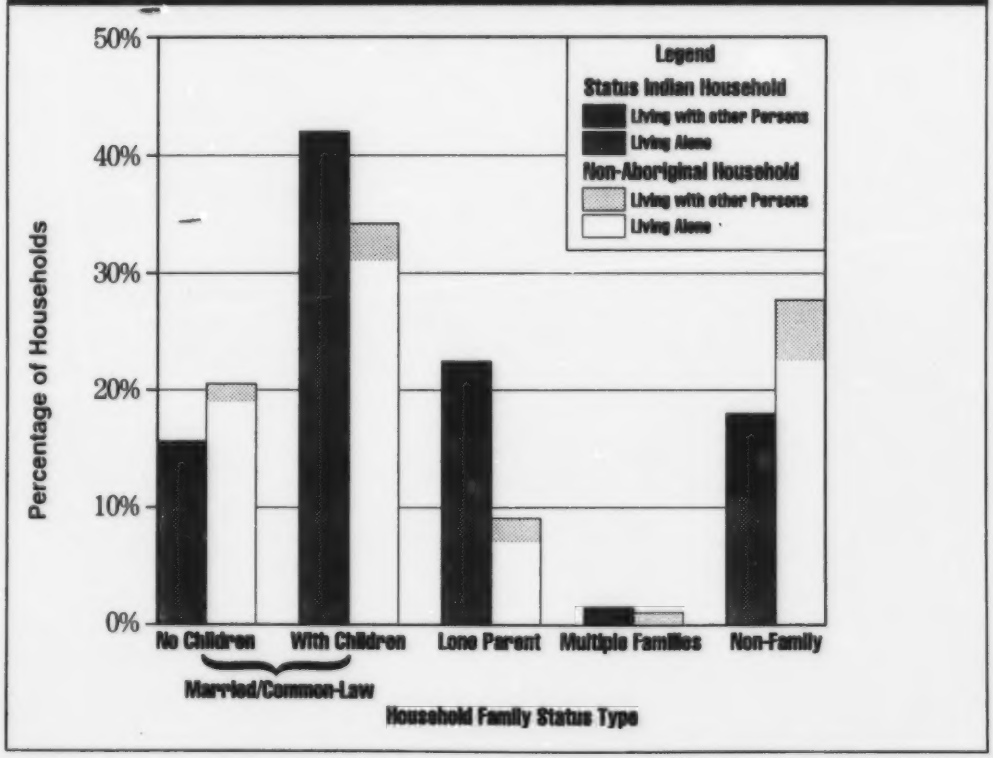
and/or to improve their living conditions (Clatworthy and Hull, 1983).

* Bill C-31 extended Indian status to many persons living off-reserve, a great majority of whom are women.[31]

* The *Aboriginal Peoples Survey* may under-represent the off-reserve population. In particular, among persons not enumerated there may be a large number of young men residing in various types of collective dwellings (rooming houses, single-room occupancy hotels, hostels, penal institutions, etc.). A very large proportion of these young men likely has Indian status (Ark Research, 1996; and Canada. RCAP, 1996b, Volume 3).

While the high level of core housing need among Status Indians in urban areas partly reflects the youthfulness of the adult population, there are also unusually high levels of core housing need among older Status Indians. In the Canadian population at large, core housing need is related to the age of adult household members: it decreases with increasing age to approximately age 55 and then slowly increases again (Ark Research Associates, 1996). Among adult Status Indian the level of core housing need starts out high (36 per cent) among the great many who are 15 to 49 years old and then increases steadily with age. Core housing need reaches 38 per cent for those between ages 50 and 64 and 43 per cent for those aged 65 and over. The high core housing need level among Status Indians aged 50 to 64 reflects three factors: the combined effects of past labour force discrimination and lack of educational opportunities; high levels of disability; and the many older North American Indians who gave up Indian status to follow lucrative career paths.

Figure 10:
Distribution of Household Family Types Showing Presence of Additional Non-Census Family Persons for Status Indian and All Non-Aboriginal Households



High core need levels among Status Indians also relate to the high proportion of young women in the population. Forty per cent of Status Indian women aged 15 to 54 in urban areas are in core housing need, in contrast to 32 per cent of men of the same age. As women and as Aboriginal people, many still face substantial inequities and discrimination in the labour market (Canada. RCAP, 1996a, Volume 4).

- Status Indian households are more likely to include children and extended family members than are non-Aboriginal households (see Figure 10). They are also much more likely to be lone-parent households. Conversely, Status Indian households are less likely to be composed of single persons living alone or married/common-law couples with no children.

  In both urban and rural areas, well over 60 per cent of households include children. In rural areas, 55 per cent of households include two parents and their children, compared to 38 per cent in urban areas. A large proportion of urban households includes a lone parent with Indian status. One in four urban Status Indian households includes a lone parent, in contrast to one in seven rural households. The overwhelming majority of urban lone parents with Indian status are women between the ages of 15 and 54, and 74 per cent of these women are in core housing need.

  The preponderance of households with children largely reflects the high proportion of young adults in the off-reserve Status-Indian population. Two other factors contribute to the high proportion of extended households: first, a collective responsibility accepted by many Status Indian households to share housing with other band and/or community members in housing need; and, second, the inadequate housing supply in certain rural and remote communities.

  The existence of so many family and extended households means that Status-Indian households are larger in size on average than other Canadian households, particularly in rural areas. In rural areas, an average of 3.8 persons live in non-farm Status-Indian households, in contrast to 2.9 persons in non-Aboriginal rural non-farm households. With a limited housing supply in some areas, these larger rural households are likely to be crowded.

  In urban areas, 49 per cent of children under the age of 15 are in core housing need. This reflects the low incomes among the younger Status Indian households, especially those of single parents. In contrast, 34 per cent of young rural children are in core housing need largely because of crowded living conditions.

Education, Disability, Labour Force and Income Characteristics of Non-Senior Persons with Indian Status and their Influences on Core Housing Need

The average household income of Status-Indian households is considerably below that of other Canadian households or of other Aboriginal households. While this income gap relates partly to the unique demographics of the Status Indian population, it also relates strongly to differences in the population's employment and educational characteristics:

- In 1991, only 44 per cent of working-age Status Indians were employed, in contrast to 54 per cent of other Aboriginal and 70 per cent of non-Aboriginal working-age adults (see Figure 11). This reflects both a substantially higher level of unemployment and lower levels of labour force participation. As a result, non-senior Status Indians are more likely than other Canadians to depend on government transfer payments. In 1990, while Status Indians living off-reserve received 30 per cent of their personal income from government transfer payments, non-Aboriginal Canadians received only 15 per cent (INAC, 1995, p. 98).

Not surprisingly, lack of employment and greater reliance on government transfer payments among working-age persons is strongly associated with low income and core housing need. Thus, 48 per cent of Status Indian non-senior adults who are unemployed are also in core housing need, in contrast to 21 per cent of those who are currently working.

Employment levels are low among Status Indians, largely because many are:

- young women raising children alone, of whom only 29 per cent report being employed;
- persons with long-term health or activity limitations, of whom 34 per cent report being employed; or
- full-time school attendees, of whom only 8 per cent report being employed.

These people represent approximately two-thirds of Status Indian working-age adults without jobs.

- The occupational profile of Status Indians is similar to that of other Aboriginal peoples. In comparison with the population at large, higher proportions of men work as unskilled or semi-skilled labourers, particularly in rural areas. Among women, higher proportions are employed in sales and service jobs, especially in urban areas. For persons in both of these occupational groupings, relatively low levels of remuneration are accompanied by high levels of core housing need (ECC, 1992; Gunderson and Muszynski, 1990). Overall, 55 per cent of working people with Indian Status do this kind of low-paying work, in contrast to 26 per cent of non-Aboriginal working adults. A third of Status Indians working in such occupations are in core housing need, in comparison to 20 per cent of those with other types of jobs.[12]

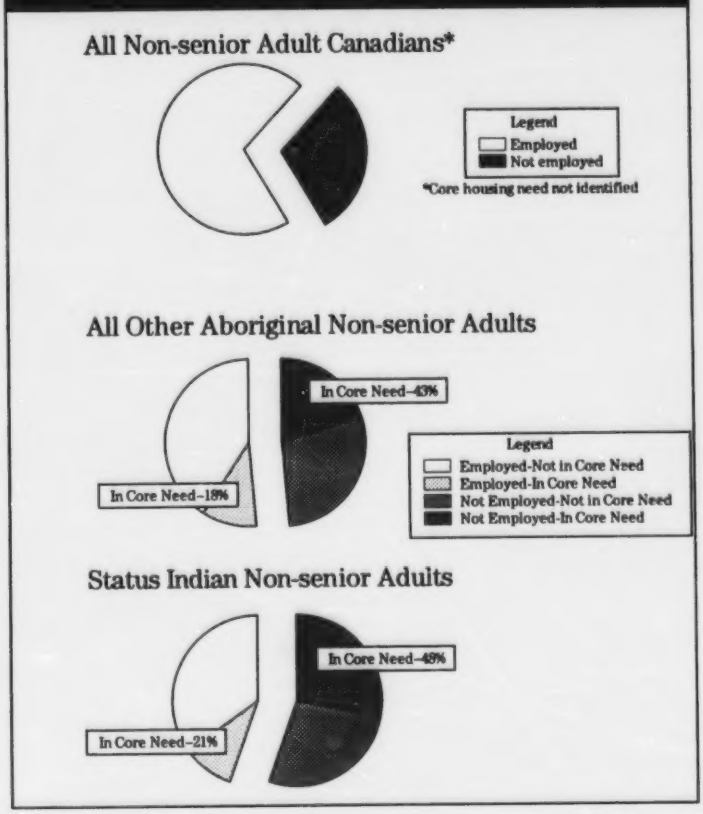
- The occupations and labour force participation levels of working-age Status Indians relate strongly to level of education. Irrespective of age, Status Indians are less likely than other Canadians to have high school or or to have had any post-secondary education.

This educational disparity is most pronounced among those aged 50 to 64: 51 per cent had never attended school or had attended elementary school only, in contrast to 25 per cent of other Canadians in the same age range. Their low levels of post-secondary training reflect, on the one hand, a lack of appropriate educational opportunities in the past and, on the other, a requirement to give up Indian status in order to follow many professions. As a result, only 14 per cent of Status Indians between the ages of 50 and 64 had any post-secondary training, in contrast to 40 per cent of those of the same age who identify themselves as Non-Status Indians. For this older group of Status Indians who lack education, core housing need is particularly high (53 per cent).

Among Status Indian adults between the ages of 15 and 49, a much higher proportion has post-secondary education (37 per cent), and only 14 per cent have less than high school. In comparison, however, 50 per cent of non-Aboriginals in the same age cohort have at least some post-secondary training; only 10 per cent have not attended high school.

Although young Status Indians and other Canadian adults have more education than their elders, younger Status Indians remain substantially less likely than other young Canadian adults both to begin and complete post-secondary schooling (Armstrong *et al.*, 1990). Thus, 40 per cent of Status Indians between the ages of 15 and 24 were attending school full- or part-time, in contrast to 62 per cent of non-Aboriginal Canadians. Among Status Indians between the ages of 15 and 49, core housing need declines slightly from 38 per cent for those with high school or less to 35 per cent for those who started, but did not finish, post-secondary training. The percentage in core housing

Figure 11:
Level of Employment, Non-Senior Canadians and Aboriginal Persons, with and without Indian Status, Showing Levels of Core Need



need drops to 30 per cent for those with a diploma and then, very substantially, to 6 per cent of those with a university degree.[33]

- A significant minority of Status Indians living in rural areas is engaged in subsistence activities – living off the land and trading in kind within their community. Eleven per cent of Status Indian adults in rural areas spend four weeks or more on the land every year, and 20 per cent trade in kind.[34] Most of these persons reside in the more remote areas of the mid-north. Persons who live off the land or trade in kind are more likely to be in core housing need than are other Status Indians living in rural areas. Of those spending four weeks or more on the land, 44 per cent are in core housing need, in contrast to 32 per cent of others in rural areas; of those trading in kind, 38 per cent are in core housing need, in comparison to 33 per cent of others in rural areas. In remote areas, being in core need is usually synonymous with living in housing that falls below the adequacy standard. Residents find it difficult to keep their housing in good repair because of the high cost of maintenance. Moreover, their housing often lacks adequate bathroom facilities because water, sewerage and sometimes electrical services are unavailable.

The socio-demographic, labour force and educational characteristics of Status Indian households all combine to contribute to an average 1990 household income of only 72 per cent that of non-Aboriginal households and 84 per cent that of other Aboriginal households. In addition, in 1990, 40 per cent of off-reserve Status Indian households had incomes below Statistics Canada's Low-Income Cutoffs, in contrast to 29 per cent of other Aboriginal off-reserve households and 20 per cent of non-Aboriginal households.[35]

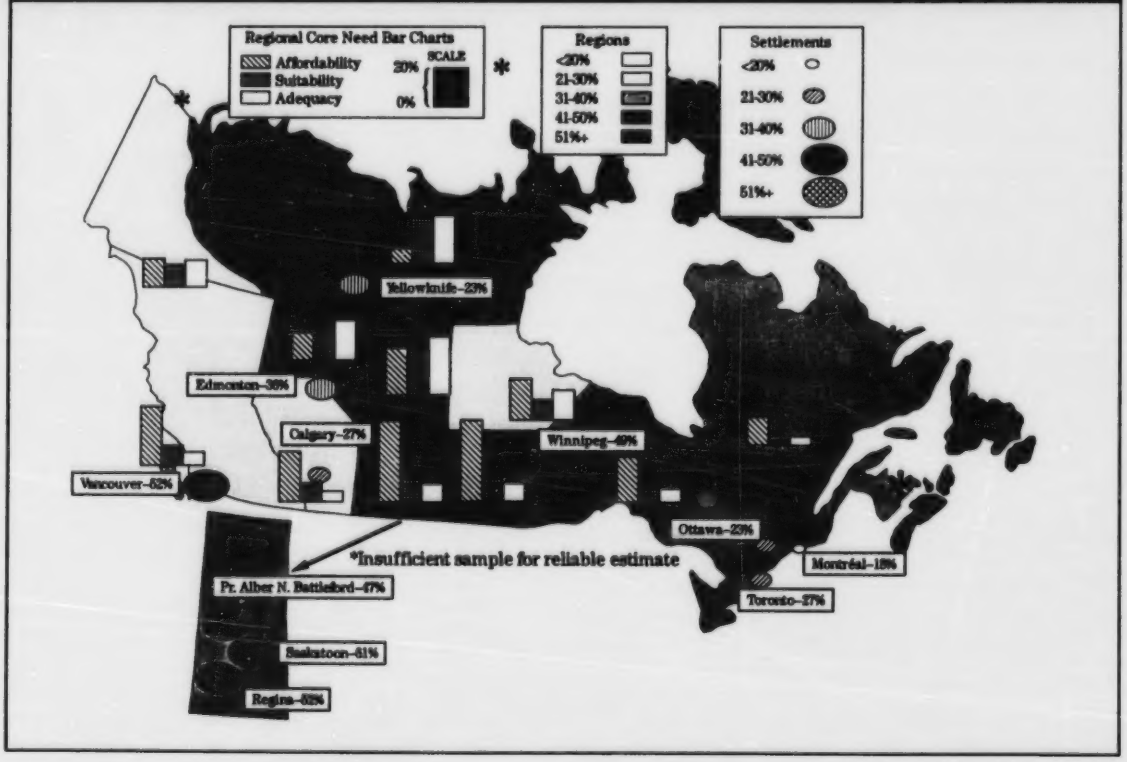
The gap between the average household income of Status Indian and non-Aboriginal households is widest in urban areas. There, the average Status Indian household income is 70 per cent that of non-Aboriginal households; as well, 44 per cent have low incomes, in contrast to 21 per cent of non-Aboriginal households.[36] Thus, a disproportionate number, and by far the great majority, of Status Indian households in core housing need live in urban areas where shelter costs are relatively high. Many of these households must dedicate high proportions of their income to pay for shelter.

Regional Variations in the Incidence of Status Indian Core Housing Need

Off-reserve Status Indian households are more evenly spread out across the country than are other Aboriginal households. While making up 49 per cent of all off-reserve Aboriginal households, they are the majority in only three areas – the Atlantic region, Ontario, and British Columbia – and they make up less than 40 per cent of all Aboriginal households in only Labrador and the Northwest Territories. However, in almost all areas of the country, Status Indian households are more likely to be in core housing need than are other Aboriginal households. As a result, they make up the majority of Aboriginal households in need. The only exceptions are Labrador, northern Québec and the Northwest Territories, where higher levels of core housing need occur among the Inuit.

As is generally the case for off-reserve Aboriginal households, levels of core housing need are highest among Status Indian households to the west of Ontario (see Figure 12). Levels of core housing need peak at over 40 per cent in an area including southern Manitoba, all of Saskatchewan, northern Alberta and the Northwest Territories. Figure 12 also shows that levels of core housing need are particularly acute among Status Indian households in western cities – Winnipeg, Regina, Saskatoon, Prince Albert/North Battleford and Edmonton. Furthermore, the majority of rural off-reserve Status-Indian households in core need reside in part of this same area (northern Saskatchewan, northern Alberta and the Northwest Territories), even though it is home to less than 30 per cent of all of these households. Here, levels of core housing need start at 41 per cent among households in northern Alberta, increase to 50 per cent in small Northwest Territories

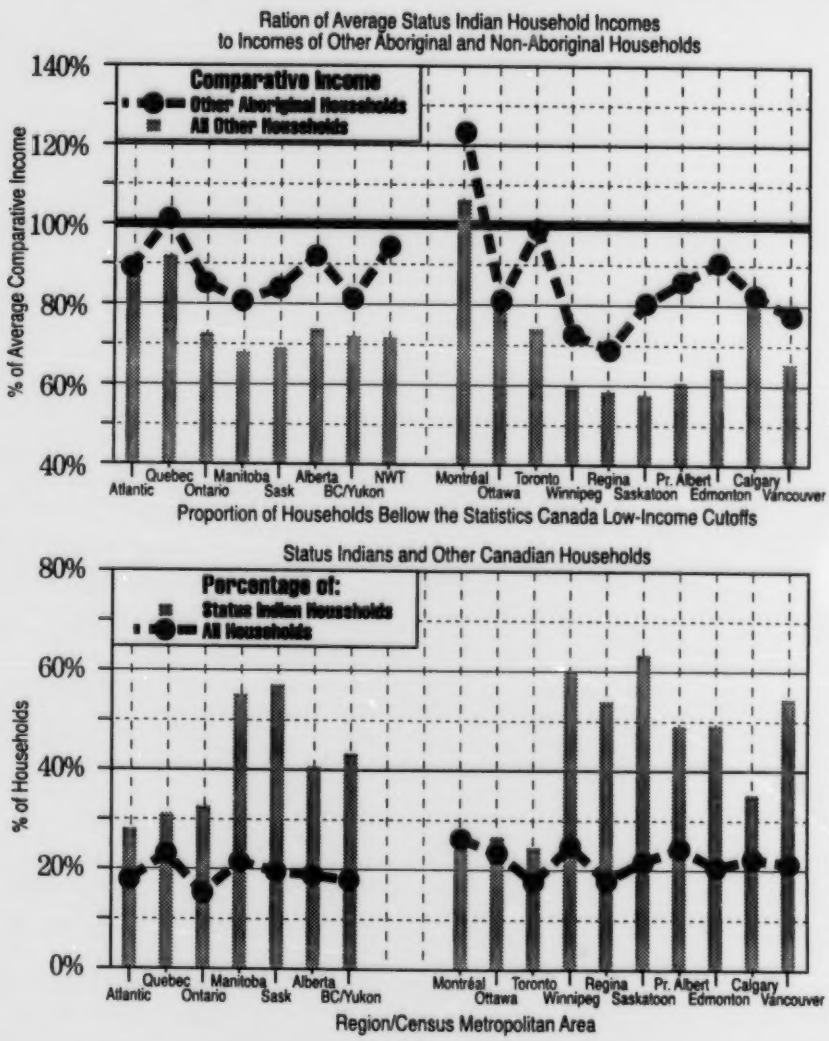
Figure 12:
Levels of Core Housing Need by Selected Urban Areas and Regions Showing Proportions Below Core Need Standards, Status Indian Households



communities and peak at 59 per cent in northern Saskatchewan.[37] Throughout this area, the great majority of core need households occupy housing that falls below adequacy standards or is crowded.[38]

In the west, where the incidence of core housing need is highest, the average household income of Status Indians is low, both in comparison with non-Aboriginal and with other Aboriginal households. Figure 13 shows that the average income of Status Indian households in this area ranges from two-thirds to three-quarters that of non-Aboriginal households. In three provinces – Manitoba, Saskatchewan and British Columbia – Status Indian households have

Figure 13:
Comparisons of Average Household Income and Proportions with Low-Income, Status Indian Households to Other Aboriginal and All Canadian Households by Region and Selected Urban Areas



average incomes that are less than 85 per cent that of other Aboriginal households. Moreover, while more than 40 per cent of Status Indian households in all four western provinces have incomes below Statistics Canada's Low-Income Cutoffs, more than half are below the Cutoffs in Manitoba and Saskatchewan.

The gap between the average incomes of Status Indian households and others is most pronounced in the western cities where core housing need is highest. In these cities, Status Indian households average only 60 per cent of the income of non-Aboriginal households. Indeed, Status Indian household incomes are so low that they more than counterbalance relatively low housing costs, translating into high levels of core housing need in Winnipeg (49 per cent), Regina (52 per cent), Saskatoon (61 per cent) and Prince Albert/North Battleford (47 per cent) (see Clatworthy, 1983; and Clatworthy and Gunn, 1983). In Vancouver, while income disparities are slightly less extreme, high housing costs translate into core housing need for 52 per cent of Status Indian households. In all of these cities, some 95 per cent of households in core housing need have problems related to the affordability standard. In Edmonton, the lower per centage of households in core housing need (36 per cent) results from a slightly lower proportion of low-income households, relatively low housing costs and a higher proportion of households occupying subsidized housing (NCSA, 1985).

Tenure and Core Housing Need Among Status Indian Households

Off-reserve Status Indian households are much more likely to rent than are other Aboriginal households (61 per cent versus 52 per cent) or other Canadian households (37 per cent). Canadian households are more likely to rent in urban areas, if they include a young adult and if they have low incomes: these are characteristics of a large number of off-reserve Status Indian households. In urban areas, 67 per cent of Status-Indian households rent in contrast to 58 per cent of other Aboriginal people and 43 per cent of other Canadian households. In rural areas, more than twice as many Status Indian (39 per cent) and other Aboriginal households (38 per cent) rent as other rural Canadian households (17 per cent).

Seven out of ten Status Indian households in core housing need reside in urban rented accommodations where, even compared to other urban renter households, core housing need is exceedingly high: 48 per cent are in core housing need in comparison to 41 per cent of other Aboriginal and just under 30 per cent of non-Aboriginal urban renter households (see Figure 14). Most Status Indian core need households that rent accommodation in urban areas (93 per cent) spend 30 per cent or more of their incomes for rent. In fact, 62 per cent of all Status Indian core need households are urban renters who live in housing that falls below the affordability standard. This reflects the high concentration of low-income Status Indian households occupying rented accommodations in cities. These households have incomes that average only 45 per cent of those of non-Aboriginal Canadian households. The concentration of core housing need among renters is most extreme in Winnipeg, Regina, Saskatoon and Vancouver where approximately eight out of ten Status Indian households rent, and where core housing need among renters ranges from a low of 56 per cent in Winnipeg to a high of 62 per cent in Saskatoon. In these cities, Status Indian lone-parent households constitute 40 per cent of all Status Indian renters, and three-quarters of these are in core housing need.

While core housing need among Status Indian urban owners is considerably lower (15 per cent), such households are still more than twice as likely as other Aboriginal and non-Aboriginal urban owner households to be in core housing need (8 per cent versus 6 per cent respectively). In comparison to the urban non-Aboriginal population, where older, more affluent people make up a large proportion of owners, urban Status Indian owners tend to be younger, to have lower incomes and to be more likely to fall into core housing need.While less numerous, 40 per cent of Status Indian rural renters are also

in core housing need. Rural renters are highly susceptible to housing need because they reside in areas where housing conditions are generally among the poorest – the Northwest Territories and the northern Prairies.

Among Status Indian rural owners, 25 per cent are in core housing need. Status Indian owners are less subject to housing need than renters, because ownership predominates in areas of low core housing need – central Canada, British Columbia and the southern parts of the Prairies. In these areas, 17 per cent of rural owners are in core housing need, just slightly more than urban owners. In contrast, over 40 per cent of Status Indian owners who reside in northern Saskatchewan, northern Alberta and the Northwest Territories are in core housing need.

Housing below Core Need Standards among Status Indian Households

Regardless of the housing standard, higher proportions of Status Indian, compared to other Aboriginal, households are in core housing need. Overall, 29 per cent are in core housing need according to the affordability standard, 11 per cent according to the suitability standard, and another 11 per cent according to the adequacy standard. In contrast, 21 per cent of other Aboriginal households are in core housing need according to the affordability standard, 8 per cent according to the suitability standard, and 9 per cent according to the adequacy standard. These differences largely reflect the concentrations of urban renters in core housing need and according to both the affordability and suitability standards, and rural households in core housing need according to both the suitability and adequacy standards.

Among Status Indian households renting in urban areas, 46 per cent spend 30 per cent or more of their income for shelter, and, of these, 93 per cent are in core housing need. Affordability problems are worst in Regina, Saskatoon, Winnipeg and Vancouver, where average household incomes are low. There, more than half of Status Indian renter households are in core housing need according to the affordability standard, a quarter spending 50 per cent or more of their income for shelter.

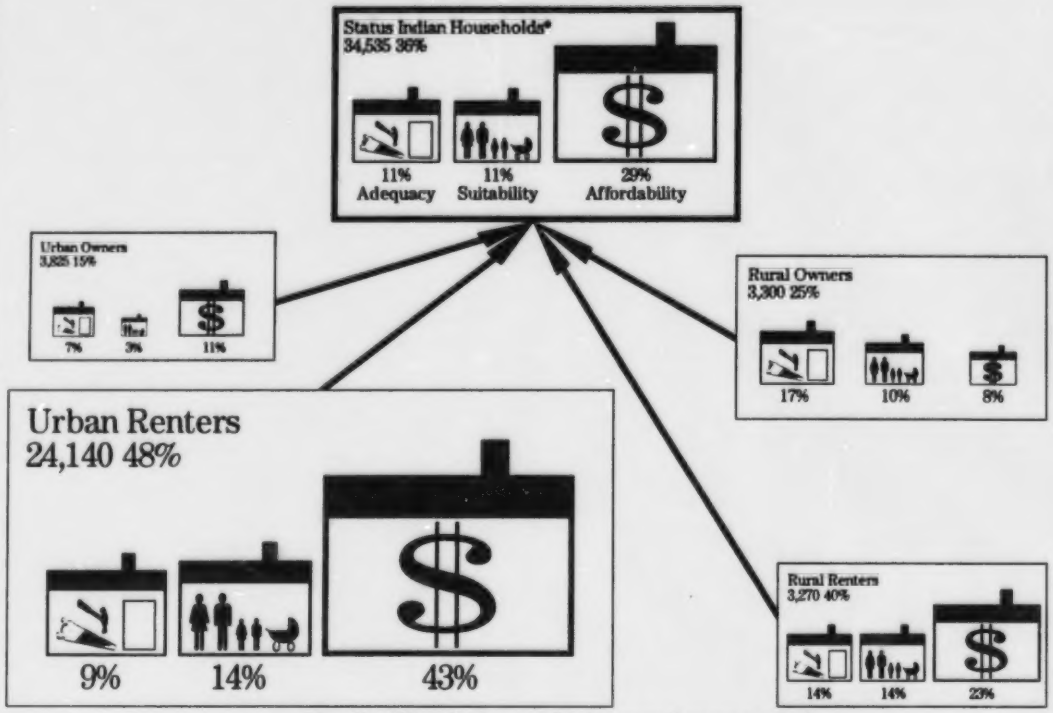
To improve their ability to afford shelter, some 23 per cent of Status Indian urban renters pool their money and live together in crowded conditions. Nevertheless, 61 per cent of this group are in core housing need and, in nine out of ten cases, housing costs still exceed the combined income of the household. Thus, 12 per cent of Status Indian renter households are in core housing need according to both the suitability and affordability standards, while only 2 per cent have problems with the suitability standard alone.

While considerably better off than renters, some 22 per cent of urban Status Indian households that own (22 per cent) still spend 30 per cent or more of their income on shelter – a higher proportion than among non-Aboriginal households (16 per cent). In contrast to urban Status Indian renters, only half of urban owners who are below the affordability standard are in core housing need. Nonetheless, affordability is the prime concern among the 15 per cent of urban owners in core housing need, three-quarters of whom pay 30 per cent or more of their income for shelter. In contrast, two-fifths of urban owners are in core housing need according to the adequacy standard and another fifth is crowded.

In rural areas, most Status Indian households in core housing need are located in the northern Prairies and the Northwest Territories. There, housing problems are common for all Aboriginal people, whether they live on- or off-reserve. For off-reserve Status Indian households, in particular, the reasons for core housing need vary considerably across the area and according to tenure.

- In northern Manitoba and northern Saskatchewan, affordability is a particular problem in a small pocket of rental housing. There, 40 per cent of renter households, almost all of whom are in core housing need, dedicate 30 per cent or more of their income

Figure 14:
Proportion of Status Indian Households in Core housing Need and Below Core Need Standards by Tenure and Rural/Urban Location



*Core Need Households may fall below more than one standard.

to shelter. Most of these households occupy social housing and receive housing subsidies. Social housing operating provisions in these two provinces require subsidized households to pay rents in excess of 30 per cent of total income (see CMHC, 1992b, p. 77).

- In an area including northern Saskatchewan and the Northwest Territories, 28 per cent of households are in core need according to the suitability standard. Crowded conditions prevail because small social housing units do not meet the needs of the larger families, and the extended households that are common in these areas. Also, a continuing housing shortage forces some families to double-up (Canada. RCAP, 1996a, Volume 3; NWTHC, 1993; and CMHC, 1992b).

- A third of households live in core housing need in inadequate housing in an area stretching from northern Saskatchewan and northern Alberta to the Northwest Territories. Three-fifths of the housing in the area is owner-occupied. A lack of adequate bathroom facilities is often tied to inadequate and unreliable water and sewerage and, in some cases, a lack of reliable electric power (Ark Research Associates, 1996, Chapter 8; and Canada. RCAP, 1996b, Volume 3).

Furthermore, the cost of building and repairing shelter is extremely high in the area and many lower income owners cannot meet the full expense of housing upkeep. This is particularly the case among the significant proportion of Status Indians who depend upon subsistence activities for their livelihood and thus have little cash income. Making matters worse, 40 per cent of owner-occupied core need households living in housing that falls below the adequacy standard are also crowded, and crowding in owner-occupied housing often leads to accelerated deterioration.

Not surprisingly, those living in Status Indian households in the northern Prairies and the Northwest Territories are more than twice as likely as Status Indians located elsewhere or other Aboriginal peoples to feel either partially or totally dissatisfied with their housing. Over a third of those in core need and over 40 per cent of those living in crowded conditions are either partially or totally dissatisfied with their housing. Of those in core housing need, 55 per cent feel that their bedroom space is inadequate.

Summary

The majority of Aboriginal core need households located off-reserve are made up of Status Indians. They are much more prone to core housing need (36 per cent) than are other Aboriginal households (28 per cent). Moreover, compared to other Canadian households, they are more than two and a half times as likely to be in core housing need.

Four out of five Status Indian households residing off-reserve live in urban areas where core housing need is particularly prevalent. A large majority of Indian Status adults in urban areas are young adults and women who, in the population at large, are more prone to core housing need. Even among older Status Indians, core housing need remains high, albeit for very different reasons. These include the lack of educational opportunities combined with labour force discrimination in the past, high levels of disability and the widespread relinquishment of Indian status by many in the search for better paying employment.

Core housing need among Status Indian households in urban areas relates to low household income. Forty-four per cent of urban Status Indian households have incomes below Statistics Canada's Low-Income Cutoffs and average household income is only 70 per cent that of other urban Canadian households. Reflecting their relative youth and low average incomes, more than two-thirds of urban Status Indian households rent. Almost half of these renters are in core housing need: affordability is their largest problem. One in eight urban renters is in core housing need because of affordability problems, despite living in crowded housing.

Low household income and high levels of core housing need in urban areas relate to the low proportion of non-senior Status Indian adults who are employed. Many of these persons cannot find work because of a lack of education or because of disability-related barriers. A large proportion of those outside of the labour force consists of female lone parents raising young children on their own or young adults just completing their education. Even among those who are employed, a large proportion is poor, working in low-paying sales and service jobs or as unskilled or semi-skilled labourers, and they are frequently in core housing need.

Many Status Indian adults are young, and their households are often home to children under the age of 15. Young, female lone parents head a large proportion of these households, three quarters of which are in core housing need. As a result, 49 per cent of urban Status Indian children under age 15 are in core housing need. A significant minority of Status Indians live in extended households formed by the sharing of housing with other band and/or community members in need. Many of these households are crowded.

The highest levels of core housing need occur in western urban areas, particularly Winnipeg, Regina, Saskatoon, Prince Albert/North Battleford and Vancouver. In these cities, the gap between the average incomes of Status Indian households and others is most pronounced, and very high proportions have low incomes. In Winnipeg, Regina and Saskatoon, extremely low incomes more than counterbalance generally low housing costs; in Vancouver, generally higher housing costs more than cancel out slightly less extreme income disparities. The plight of Status Indian lone-parent households is extremely difficult in Winnipeg, Regina, Saskatoon and Vancouver, especially among the great majority who rent. In these cities, three-quarters of lone-parent renters are in core housing need.

Most rural Status Indian households living off-reserve reside on lands that they have historically occupied, primarily in the more northerly and remote parts of Canada. These households tend to be large, the majority include children under the age of 15 and many are extended households. A significant minority relies at least partially, upon non-monetary trade and subsistence activities, and most have relatively meagre cash incomes.

For this population, core housing need is concentrated in the area stretching over the northern parts of the Prairies and into the small communities of the Northwest Territories. There, off-reserve Status Indian households share housing problems with many other Aboriginal residents, specifically: a mismatch between the size of much of the available housing stock and the needs of many large families and extended households; dwellings that commonly lack access to water and sewerage for adequate bathroom amenities; and inadequate financial resources to pay the high costs of adequately maintaining housing in remote areas.

CHAPTER 5 – CORE HOUSING NEED AMONG NON-STATUS INDIAN HOUSEHOLDS

Twenty-two per cent of Aboriginal people living off-reserve identify themselves as Indians but do not have Indian status under the *Indian Act*. Non-Status Indians form a diverse group that includes: older persons who were required to give up Indian status to pursue certain better paying careers or jobs; the descendants of persons who, through marriage, lost the right to pass Indian status on to their children; persons now eligible under Bill C-31 who, as of 1991, had not applied for status; and a few North American Indians who, for one reason or another, never obtained Indian status and continue to live on their traditional lands.

Although Non-Status Indians tend to be better housed than other Aboriginal peoples, they still experience much higher levels of core housing need than the non-Aboriginal population. In comparison with other Aboriginal people, however, working-age Non-Status adults tend to be better educated, more likely to be in the labour force and have better jobs in more secure areas of the economy; as a result, Non-Status Indian adults tend to have higher personal incomes and are less likely to be in core housing need. In addition, a larger proportion lives in the more affluent areas of the country – Ontario and British Columbia – and a smaller proportion in northern and remote areas of Canada where, for many other Aboriginal people, housing costs are particularly high and adequate water supply and sewerage is not always available.

Despite these relative advantages, a gap remains between the economic circumstances and housing conditions of Non-Status Indians and other Canadians. One significant reason is the large number of young Non-Status Indian adults who are either just completing their education or starting out in careers and whose incomes are often low. Two more troubling explanations for the gap are: first, the low proportion of younger Non-Status Indians with post-secondary education; and, second, the high proportion of working-age adults with long-term health and activity limitations who face barriers in the job market and elsewhere.

Non-Status Indian Peoples and Core Housing Need

In 1991, an estimated 99,015 persons living in 44,985 off-reserve households indicated that they identified themselves as North American Indians but were not registered under the *Indian Act*.[39] These people make up 22 per cent of the total Aboriginal population living off-reserve and form part of 23 per cent of off-reserve Aboriginal households.

Table 4:
Off-Reserve Non-Status Indian Persons and Households[39], Showing Number and Proportion in Core Housing Need

	Total	Number in Core Housing Need	% in Core Housing Need
Non-Status North American Indian Persons	99,015	25,640	26%
Non-Status Indian Households	44,985	10,920	24%
See endnote 39			

Table 4 indicates that 26 per cent of Non-Status Indians and 24 per cent of Non-Status Indian households are in core housing need, a level that is substantially below the 37 per cent of other Aboriginal peoples living off-reserve and the 34 per cent of other Aboriginal households.[40] Still, Non-Status Indian households are approximately twice as likely to be in core housing need as non-Aboriginal Canadian households.

Some of the differences between the core housing need of Non-Status Indian households on the one hand and other Aboriginal and non-Aboriginal households on the other, can be attributed to broad variations in socio-demographic characteristics.

- In contrast to the non-Aboriginal population, most Non-Status Indians, like other Aboriginal people, are young. Forty per cent of Non-Status Indians are children under the age of 15, and 70 per cent of adults are aged between 15 and 39. In contrast, 22 per cent of non-Aboriginal Canadians are young children, and 51 per cent are adults aged between 15 and 39. A large proportion of Non-Status Indians is made up of young adults who are either just completing their education or starting careers or a new family. As in the Canadian population as a whole, higher proportions of these young adults have low incomes and are in core housing need.[41]

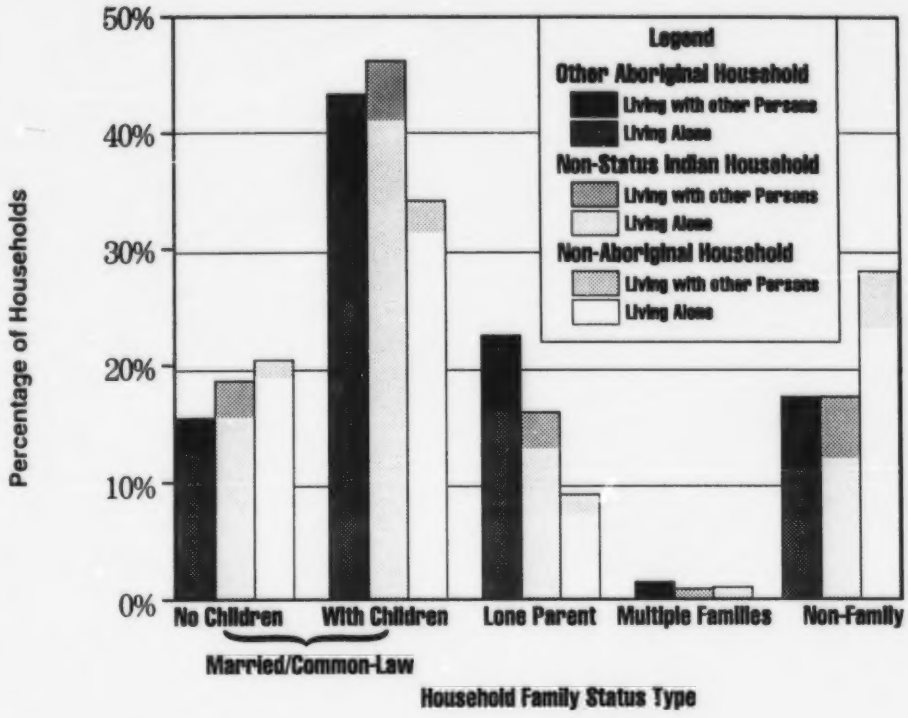
- A lower proportion of Non-Status Indians are women, compared to other Aboriginal adults living off-reserve (53 per cent versus 56 per cent). On the other hand, this proportion is higher than among non-Aboriginal adults (51 per cent). Women living alone or as lone parents are much more likely to be in core housing need (CMHC, 1994). Among younger women generally, this is often the result of employment in low-paying occupations and industries, and for lone parents the economic demands of raising children alone. Among older women, differential access to pension income is a major factor (Armstrong and Armstrong, 1994; and Gunderson and Muszynski, 1990). As with other Aboriginal people, a higher per centage of Non-Status Indian women are in core housing need (27 per cent), compared to men (21 per cent).

- Most adults in this population are young. Figure 15 indicates that, like other Aboriginal households, a much larger proportion of Non-Status Indian households is made up of families with children, compared to non-Aboriginal households. Relatively few households are made up of only one person or a couple (married or common-law) without children.

While there is little difference in the overall proportion of households with children in Non-Status and other Aboriginal households, Figure 15 shows that lone-parent households constitute a smaller proportion of Non-Status Indian households with children. Still, the proportion of Non-Status Indian lone-parent households is higher than in the non-Aboriginal population. This is the main reason that the level of core housing need among Non-Status Indians is lower than for other Aboriginal households but higher than for other Canadian households. Universally, lone-parent households are more likely to be in core housing need (CMHC, 1993a and 1994). Fifty-three per cent of Non-Status Indian lone-parent households are in core housing need, in contrast to 19 per cent of other Non-Status Indian households. Most Non-Status Indian lone-parent households have low incomes and are in core housing need according to the affordability standard.

- Non-Status Indian households tend to be somewhat smaller than other Aboriginal households, averaging 3.1 compared to 3.3, persons. However, as large proportions of Non-Status Indian households have children, they tend to be larger than non-Aboriginal households, which average 2.7 persons in size. On the other hand, a smaller proportion of Non-Status Indian

Figure 15:
Distribution of Household Family Types Showing Presence of Additional Non-Census Family Persons: Non-Status Indian, Other Aboriginal, and Non-Aboriginal Households



households is made up of extended households, and this largely explains the significant difference between them and other Aboriginal households (see Figure 15). Extended households constitute 12 per cent of Non-Status Indian households, compared to 17 per cent of other Aboriginal households. Extended households are frequently formed among Aboriginal peoples for two reasons: first, to share shelter with kin and persons from the same band or community, particularly if they have low incomes and are in housing need; and, second, to overcome local housing shortages in the mid- and Far North. Non-Status Indians are less likely to find themselves in dire economic straits or to reside in these areas. As a result, 11 per cent of Non-Status Indian households are crowded, in contrast to 21 per cent of other Aboriginal households: 5 per cent of Non-Status Indian households are in core housing need and crowded, in contrast to 11 per cent of other Aboriginal households.

Education, Disability, Labour Force and Income Characteristics of Working-Age Non-Status Indian Adults and Their Influence on Core Housing Need

The employment characteristics and level of education among working-age[42] Non-Status Indians helps to explain why they are less likely to live in households in core housing need than their Aboriginal counterparts.

- Only 9 per cent of Non-Status Indians have less than high school education, a level that is just below the 10 per cent of non-Aboriginal people and well under the 19 per cent of other Aboriginal peoples. Forty-four per cent of Non-Status working-age adults with less than a high school education are in core housing need, in contrast to 21 per cent of those with at least some high school.

- Fifty-eight per cent of Non-Status Indians participate in the labour force, a level that is well below the 70 per cent of non-Aboriginal people but well above the 47 per cent of other Aboriginal peoples. Fifteen per cent of Non-Status Indian adults who have found jobs are in core housing need, in contrast to 35 per cent of those without employment.

To understand these differences, the circumstances of older working-age adults should be separately considered because, unlike younger Non-Status Indians, a significant proportion gave up their Indian status to pursue professional degrees or post-secondary schooling. Largely as a result, the proportion of 50- to 64-year-old Non-Status Indians with post-secondary education (40 per cent) is very high, even when compared to non-Aboriginal adults of the same age (30 per cent). Likewise, the proportion who have never attended high school is smaller (27 per cent versus 29 per cent). While Non-Status Indians represent 19 per cent of Aboriginal peoples between the ages of 50 and 64, they represent 28 per cent of those with a post-secondary certificate or diploma and 51 per cent of those with a degree. Overall, 20 per cent of Non-Status Indians between 50 and 64 years old are in core housing need, in contrast to 24 per cent of their younger adult counterparts. In particular, of those with post-secondary training, 12 per cent of Non-Status Indians are in core need households, a level very close to that of non-Aboriginal adults. A high proportion of older Non-Status Indians participates in the labour force and works in better paying occupations: this largely explains their low level of core housing need compared to other Aboriginal people of the same age.

- More than half (53 per cent) of Non-Status Indians between the ages of 50 and 64 are employed (including three-quarters of men), in comparison to 40 per cent of other older Aboriginal peoples. Only 10 per cent of older Non-Status Indians are in core housing need. Still, the proportion of older Non-Status Indians who are employed is below that of other Canadians in the same age group (60 per cent), largely because of an inordinately higher proportion of persons with disabilities (46 per cent, in contrast to 24 per cent of other Canadians). Just over a third of Non-Status Indians with disabilities are employed, in contrast to over two-thirds of those without a disability.

- Furthermore, their higher levels of educational attainment mean that 40 per cent of employed Non-Status Indians, aged 50 to 64, work as managers, supervisors or professionals, in contrast to 38 per cent of non-Aboriginal Canadians and 21 per cent of other Aboriginal people of the same age. Only 6 per cent of Non-Status Indians in these occupations are in core housing need. Another 17 per cent have clerical positions, in contrast to 8 per cent of other Aboriginal people of the same age, and 9 per cent are in core housing need. There are gender-related differences in access to employment opportunities. Four-fifths of older Non-Status Indians working as managers, supervisors, or professionals are men, while seven out of ten in clerical positions are women.

In contrast, the educational experience and labour force and employment characteristics of younger Non-Status Indian adults (between the ages of 15 and 49) are somewhat more in line with those of other younger Aboriginal adults. Still, in comparison to other Aboriginal people, more of these younger adults had entered a post-secondary training program (39 per cent versus 36 per cent). Similarly, a higher percentage had completed their program of study and received a degree, certificate or diploma (67 per cent versus 58 per cent). These per centages are still well below those for

the non-Aboriginal people, where the proportions are 50 per cent and 74 per cent respectively. In addition, a low per centage of Non-Status Indian people in this age group have had either no schooling or only elementary schooling (7 per cent), which is equal to the percentage of non-Aboriginal people in the same age group and less than half that of other Aboriginal people of the same age (15 per cent). As among other Aboriginal people, core housing need declines with level of education for this group, from 46 per cent for those with less than high school to 24 per cent for those with high school training to 20 per cent for those with at least some post-secondary training.

Younger Non-Status Indian adults are more likely to be employed than other Aboriginal people of the same age (59 per cent versus 48 per cent). Among those employed, 15 per cent are in core housing need, in contrast to a third of those who are unemployed or not in the labour force. On the other hand, non-Aboriginal Canadians of the same age are even more likely to be employed (73 per cent). Unemployment levels, which largely reflect level of education, largely explain much of these differences. In June 1991, 17 per cent of Non-Status Indians between the ages of 15 and 49 were unemployed; this is much lower than the 25 per cent of other Aboriginal peoples but higher than the 11 per cent of non-Aboriginal Canadians of the same age in the labour force.

Two other factors – a high disability rate and a large proportion presently attending school – also play a significant role in explaining the much lower labour force participation rates among Non-Status Indians (and other Aboriginal adults) between the ages of 15 and 49.[43] First, 26 per cent of Non-Status Indian adults, aged 15 to 49, have long-term health and activity limitations – twice the proportion of non-Aboriginal Canadians of the same age group – and, of these, 53 per cent are unemployed. These people, representing almost 40 per cent of younger Non-Status Indian adults not in the labour force, are very susceptible to core housing need. Thirty-one per cent of young adults with a long-term disability are in core housing need, in contrast to 21 per cent of those with no disability. Second, a higher proportion of the Non-Status Indian population, compared to the non-Aboriginal population, is between the ages of 15 and 24, and in 1991, two-thirds of these young Non-Status Indian people were attending school on a full-time basis. It follows that 20 per cent of Non-Status Indians between the ages of 15 and 49 do not participate in the labour force because they are in school full-time, in contrast to 16 per cent of non-Aboriginal Canadians.

Also reflecting level of education, the proportion of younger working Non-Status Indians employed in lower paying semi-skilled or unskilled jobs is smaller (28 per cent), compared to other Aboriginal people (33 per cent), but much higher than among those of the same age in the population at large (8 per cent). In contrast, the proportion that has sales and service jobs (26 per cent) is higher than among other younger employed Aboriginal (21 per cent) or non-Aboriginal people (18 per cent). Among younger employed Non-Status Indian adults, core housing need is highest among those with sales and service jobs (24 per cent), especially women.[44]

As a result of all these factors, the average income of Non-Status households lies between the average incomes of non-Aboriginal and other Aboriginal households. In 1990, the average income of Non-Status Indian households was 90 per cent that of non-Aboriginal households – but 118 per cent that of other Aboriginal households. Looking at it another way, 26 per cent of Non-Status Indian households had incomes below Statistics Canada's Low-Income Cutoffs: this proportion is higher than the 19 per cent of non-Aboriginal households, but considerably lower than the 37 per cent of other Aboriginal households. In keeping with the special circumstances of many Non-Status Indian persons between the ages of 50 and 64, their average personal incomes are almost identical to those of non-Aboriginal Canadians of the same age. The lower average income of Non-Status Indian households compared to non-Aboriginal

households is, therefore, mostly due to differences in their educational, labour force and disability characteristics as well as the larger proportion of very young adults in the Non-Status Indian population.

Regional Variations in the Incidence of Core Housing Need among Non-Status Indian Households

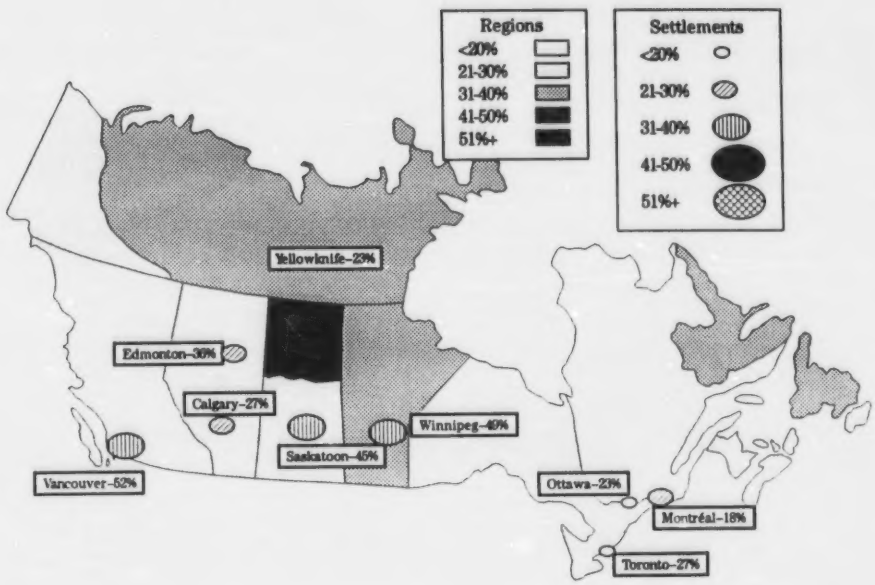
Like other Aboriginal households living off-reserve and, indeed, like most other Canadians, the great majority of Non-Status Indian households (76 per cent) reside in urban areas. Also, like their other off-reserve Aboriginal counterparts, Non-Status Indian households experience higher levels of core housing need in urban (26 per cent) than in rural areas (20 per cent). The similarities end in the regional distribution of Non-Status Indian and other Aboriginal households: a large majority (62 per cent) lives in Ontario and British Columbia/Yukon, in comparison to 41 per cent of other Aboriginal households. Unlike most other Aboriginal households, a small proportion lives in Manitoba, Saskatchewan and the Northwest Territories (9 per cent versus 34 per cent). In Ontario, Non-Status Indian households are very highly urbanized (85 per cent) and heavily concentrated in the Toronto and Ottawa areas, where levels of core housing need among Aboriginal households fall well below the norm. In British Columbia/Yukon, where urban core housing need is high, a relatively high proportion (33 per cent) lives in rural areas. A major reason, therefore, for the lower level of core housing need among Non-Status Indian households is their concentration in areas where housing conditions are generally better for all Aboriginal households – that is urban Ontario and rural British Columbia. Relatively few Non-Status Indians live in Manitoba, Saskatchewan and the Northwest Territories, where large proportions of Aboriginal people face poor housing conditions.

In any event, levels of core housing need for Non-Status Indian households are at, or below, those for other Aboriginal peoples in every major region of the country: levels range from 19 per cent in Québec to 39 per cent in Saskatchewan (Figure 16). Only in Labrador are levels of core housing need the same for Non-Status and other Aboriginal households. In the rest of the country, differences in the proportion of Non-Status Indian and other Aboriginal households in core housing need range from a low of 2 percentage points in Québec to a high of 12 percentage points in British Columbia/Yukon and 15 percentage points in the Northwest Territories.

Lower national and mostly lower regional levels of core housing need can be partly attributed to the much higher proportion of Non-Status Indians (86 per cent) who live in the south, compared to other off-reserve Aboriginal households (71 per cent).[45] In the south, crowding and inadequate housing are generally less common than in the mid- and Far North. Non-Status Indians experience much lower levels of core housing need in the south (23 per cent) than in the remainder of the country (31 per cent) because housing conditions are so much better in the south. The costs of building and maintaining shelter at adequate standards in southern rural areas are much lower, and access to adequate water, sewerage and electricity is almost universal. Seventy-two per cent of rural Non-Status Indian households live in the south, in comparison to 44 per cent of other rural off-reserve Aboriginal households. In the rural south, 15 per cent of Non-Status Indian households are in core housing need, in contrast to 33 per cent in the rural mid- and Far North.

However, Non-Status Indian households do share high levels of core housing need with their Aboriginal neighbours in those areas where Aboriginal housing conditions are worst – northern Saskatchewan (64 per cent),[46] Labrador (36 per cent) and the western cities of Saskatoon (40 per cent), Winnipeg (34 per cent), Vancouver (34 per cent) and Edmonton (30 per cent). Of these places, however, Vancouver is the only one with a significant Non-Status Indian presence. It follows that Vancouver by itself is home to one in nine Status Indian core need households.

Figure 16:
Levels of Core Housing Need by Selected Urban Areas and Regions, Non-Status Indian Households



Tenure and Core Housing Need among Non-Status Indian Households

Non-Status Indian households are more likely than other Aboriginal households to own their dwellings (51 per cent versus 42 per cent); on the other hand, they are less likely to own than non-Aboriginal households (67 per cent). There are two explanations for the difference in ownership rates between Non-Status Indian and non-Aboriginal households. The first, and most important, is the income gap between the two groups of households. The second is the age gap. A much higher proportion of the Non-Status Indian population is composed of young adults, who generally are more likely to rent.

In urban areas, 44 per cent of Non-Status Indian households own their dwellings, compared to 35 per cent of other Aboriginal households and 57 per cent of non-Aboriginal households. In rural areas, a much higher proportion (75 per cent) of non-farm Non-Status Indian households own. This is well above the 59 per cent of owners among the other rural Aboriginal households and closer to the 83 per cent ownership level of non-farm non-Aboriginal households.

Figure 17 shows that, as in other Canadian households, core housing need is much higher among the very large proportion of Non-Status Indian households that rent, especially those in urban areas. Seventy per cent of those in core housing need are urban renters, a figure that reflects the high proportion of Non-Status Indian households that reside and rent in urban areas and the high level of core housing need among urban renters.

Irrespective of tenure form or urban/rural location, the level of core housing need among

Non-Status Indian households is substantially lower than among other Aboriginal households. In fact, the level of core housing need for Non-Status Indian households that either own in urban areas or rent in rural areas is very close to that of their non-Aboriginal counterparts. On the other hand, Non-Status Indian urban renters and rural owners remain considerably more susceptible to core housing need than their non-Aboriginal counterparts.

Overall, 30 per cent of Non-Status Indian households in core housing need come from the 12 per cent of all Non-Status Indian households that include a female-led, lone-parent family residing in urban rented accommodations: this is because 67 per cent of these households are in core housing need. Largely as a result, 73 per cent of Non-Status Indian children in core housing need are members of urban renter households.

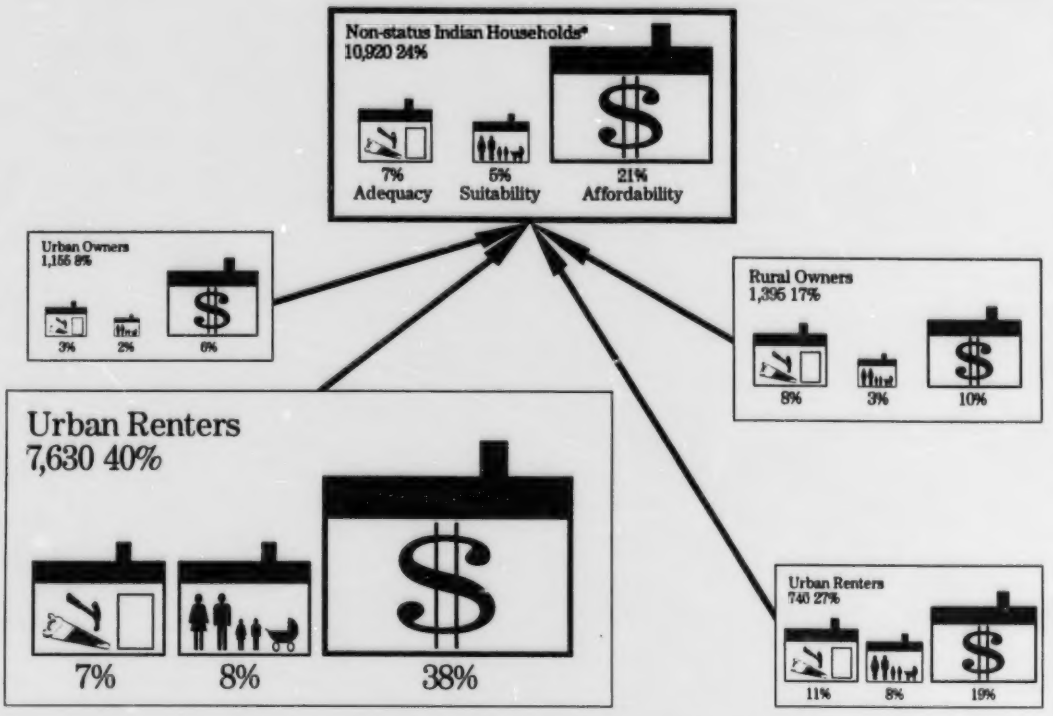
Housing below Core Need Standards among Non-Status Indian Households

Lower proportions of Non-Status Indian compared to other Aboriginal households are in core housing according to each of the three housing standards. Twenty-one per cent of Non-Status Indian households are in core need according to the affordability standard, in contrast to 26 per cent of other Aboriginal households; 5 per cent are in core need and crowded in comparison to 10 per cent; and 7 per cent are in core need according to the adequacy standard in comparison to 10 per cent. Furthermore, Non-Status Indian households are less likely than other Aboriginal households to be in core housing need because their dwellings fall below more than one housing standard (8 per cent versus 11 per cent). With lower proportions of housing that is crowded or inadequate, Non-Status Indian households are more likely than other Aboriginal households to be fully satisfied with their accommodations (84 per cent versus 79 per cent). Furthermore, a smaller proportion of Non-Status Indian households is on waiting lists for social housing (5 per cent) compared to other Aboriginal households (8 per cent). Still, the proportion of Non-Status Indian households in core housing need according to each of these standards is well above that of non-Aboriginal households.

Ninety per cent of Non-Status Indian core need households experience affordability problems: irrespective of urban/rural location or tenure, the great majority is affected (see Figure 17). As among other Aboriginal households, renters are most affected. Ninety five per cent of urban renters in core housing need (38 per cent of all urban renters) have problems affording their housing. In contrast, the proportion of Non-Status Indian households living in core housing need in crowded rental quarters in urban areas is lower than other Aboriginal peoples (8 per cent versus 13 per cent). This is largely because Non-Status Indians are much less likely to live in extended households. However, like other Aboriginal urban core need renters living in crowded conditions, almost all crowded Non-Status Indian households also have affordability problems. Moreover, well over two-thirds of the Non-Status Indian renters in core need according to both these standards are lone-parent households that, because of very low incomes, pay a high proportion of their income for housing that is still crowded.

In rural areas, Non-Status Indian households are much less affected by crowding: 11 per cent in contrast to 21 per cent of other Aboriginal households. Of these, under half (or 5 per cent) are in core housing need. A much larger proportion of rural Non-Status Indian households (10 per cent) arise in core housing need and according to the adequacy standard. A quarter of these households is concentrated in the small, remote communities of Labrador and northern Saskatchewan, homes to one-tenth of rural Non-Status Indian households. Inadequate bathroom facilities (a problem facing all Aboriginal peoples in these areas) reflect the lack of adequate water and sewerage. Concurrently, fewer than 40 per cent of households in these areas are either partially, or totally, dissatisfied with their housing – more than three times the proportion of Non-Status Indians living elsewhere.

Figure 17:
Proportion of Non-Status Indian Households in Core Housing Need and Below Core Need Standards by Tenure and Rural/Urban Location



*Core Need Households may fall below more than one standard.

Summary

Irrespective of housing standard, Non-Status Indians are better off than other Aboriginal peoples. In particular, a higher proportion own their accommodations and a lower proportion have either affordability or crowding problems. Still, 24 per cent of Non-Status Indian households are in core housing need. While this level of need is much lower than that experienced by other Aboriginal households (37 per cent) it is still much higher than that of non-Aboriginal households.

Better economic circumstances explain much of the difference in core housing need levels in comparison with other Aboriginal people. Working-age adults tend to be better educated and are more likely to be in the labour force, and have better jobs in more secure areas of the economy than other Aboriginal peoples.

Nevertheless, significant differences remain between the economic well-being and housing conditions of most Non-Status Indians and non-Aboriginal people. This gap emerges largely because of the circumstances of adult Non-Status Indians under the age of 45.

- Most working-age Non-Status Indians are young, and many have low incomes because

they are either completing their education or just starting careers.

- Lower proportions of younger Non-Status Indians have had post-secondary education than in the population at large.
- Higher proportions have long-term health and activity limitations and face barriers in the job market and elsewhere.
- Higher proportions are lone parents, and low income and core housing need are very common in lone-parent households.

Among Non-Status Indians aged 45 and over, income tends to be higher, many have professional and managerial jobs and the level of core housing need is low. Included in this population are many who were required to relinquish their Indian status in order to pursue post-secondary education and more remunerative careers.

Geography accounts for much of the difference in level of core housing need and economic circumstances between Non-Status Indian and other Aboriginal households. A much larger proportion of Non-Status Indians live in the more affluent areas of the country (urban Ontario and rural British Columbia) where levels of Aboriginal core housing need are generally lower. In Vancouver, Non-Status Indian households tend to share the same problem as other Aboriginal households: significant number and proportion are in core housing need according to the affordability standard, largely because of very high shelter costs.

CHAPTER 6 – SUMMARY

Building on the findings of numerous case studies written over the last few decades, this study documents the prevalence of poor housing conditions among off-reserve Aboriginal peoples. Its foundation is the linking of the commonly agreed-upon housing standards of the CMHC core housing need model with the data of the 1991 *Aboriginal Peoples Survey* and 1991 Census. The core housing need measure is used in conjunction with a number of other housing quality indicators available from these sources to identify the characteristics of housing need experienced by each of Canada's Aboriginal groups.

Two conclusions concerning the overall incidence of Aboriginal housing need off-reserve come to the fore:

- A large proportion of Aboriginal households located in northerly, remote areas of the country lives in housing that is crowded, in need of major repair and lacking adequate bathroom facilities. These situations are most common in Labrador, the northern Prairies and the Northwest Territories.
- Aboriginal households are especially likely to fall into core housing need in a number of urban areas in western Canada, most because they are dedicating high proportions of their income to shelter.

Notwithstanding these general conclusions, the housing circumstances of different Aboriginal peoples vary considerably. The separate sketches below summarize the unique housing conditions of each of Canada's four broad Aboriginal identity groups: the Inuit, Métis, Status and Non-Status North American Indian households.

Inuit Households

Large Inuit household size, an inadequate housing supply and housing units that are often too small, translate into serious and frequent crowding problems for Inuit households. These factors largely explain why 40 per cent are in core housing need. Inuit households are also much more likely than other Canadian households to be in core housing need because their housing is in poor repair. Inuit housing is subject to accelerated wear and tear due to crowding, the frequent use of housing facilities to support subsistence activities and the effects of climatic extremes. On the other hand, the proportion of Inuit households with low incomes that experience housing affordability problems is comparatively small, primarily because such households tend to be housed in low-rent, social housing.

Nevertheless, the constraints imposed on housing choice by low income shape core housing need among the Inuit. The only affordable option available to most Inuit households is small, modest social housing. The result is crowded living conditions for many large Inuit households, particularly in the Far North where the dollar cost of constructing and maintaining housing is especially high. There, only a minority of working-age Inuit are employed in the formal economy, and those with jobs tend to do semi-skilled and unskilled work. This is partly related to the large proportion of working-age adults with low levels of education but is also tied to the limited formal economic base of the Far North. In addition, many Inuit are at least partially dependent upon subsistence activities and trading in kind. These do not generate the money necessary to purchase and maintain housing in the formal marketplace.

Métis Households

In comparison with non-Aboriginal Canadians, the Métis face a number of disadvantages that translate into much higher levels of core housing need. They are much less likely to have post-secondary education or to be employed, and, when they are employed, they

have much lower average incomes. In addition, families are more likely to be headed by a lone parent, and working-age adults are twice as likely as non-Aboriginal adults to have a disability. The result is that 32 per cent of Métis households live in core housing need – about the average for Aboriginal peoples.

The proportion of Métis households in core housing need is the same as that of other Aboriginal households, despite the fact that, overall, the Métis tend to be economically slightly better off than other Aboriginal peoples. Higher proportions of Métis working-age adults have the advantages of having completed at least some high school and found employment. Offsetting these advantages, however, higher proportions of other Métis belong to groups that are more prone to housing need: persons with disabilities, lone parents and low-income seniors living in rural areas. Moreover, most Métis reside in the very areas of the country where Aboriginal housing conditions are among the poorest – the larger urban areas of the northern Prairies and the rural, remote areas stretching to their north and into the Northwest Territories. The result is that, in the aggregate, the advantages that many Métis have in comparison to other Aboriginal people are fully offset by the disadvantages facing many others.

Status Indian Households

Thirty-six per cent of Status Indian households are in core housing need, and these households make up the majority of the off-reserve Aboriginal core need population.

Four out of five off-reserve Status Indian households reside in urban areas where housing problems are largely related to low income. In 1990, urban Status Indian household income averaged only 70 per cent that of other urban Canadian households, and 44 per cent were below Statistics Canada's Low-Income Cutoffs. Reflecting low incomes, more than two-thirds of urban Status Indian households rent, and just under half of these renters are in core housing need. Very large proportions of these renter households face affordability problems, and a significant minority is crowded. The gap between the average household incomes of Status Indian and non-Aboriginal households is largest in the western Canadian cities of Winnipeg, Regina, Saskatoon and Vancouver, where eight households out of ten rent, and an overall majority is in core housing need.

In urban areas, low household income levels and high levels of core housing need are directly related to the low proportion of non-senior Status Indian adults who are employed. Many Status Indian working-age adults cannot find work because of low levels of education, disability-related barriers or because they are lone parents raising young children on their own. If and when they find employment, a large proportion work in low-paying sales and service jobs or as unskilled or semi-skilled labourers. Not surprisingly, one quarter of urban Status Indian households include female lone parents, three-quarters of whom are in core housing need.

Most rural Status Indian households living off-reserve reside on lands that they have historically occupied, primarily in the more northerly and remote parts of the country. Rural Status Indian households in core housing need are concentrated in northern parts of the Prairie provinces and in neighbouring parts of the Northwest Territories, where Aboriginal households are very likely to experience poor housing conditions. There, many live in housing that is in poor repair and lacking basic bathroom amenities. In addition, Status Indian core need households in this area tend to be large, including young children and extended families, and many live in crowded conditions.

Non-Status Indian Households

The housing situation of Non-Status North American Indian households tends to be better than that of other Aboriginal peoples. A higher proportion owns their accommodations. Lower proportions face affordability or crowding problems. Still, the incidence of core housing

need among Non-Status Indian households is 24 per cent, which is much higher than the level of need among non-Aboriginal households.

Better economic circumstances explain much lower levels of core housing need among Non-Status Indian households compared to other Aboriginal people. Working-age Non-Status Indian adults are more likely to be in the labour force and tend to have better jobs in more secure areas of the economy. In addition, geography also plays a part. A much larger proportion of Non-Status Indian households live in the more affluent areas of the country – in urban Ontario and rural British Columbia where, generally, Aboriginal core housing need levels are lower.

Still, a significant disparity remains between the economic well-being and housing conditions of Non-Status Indians and non-Aboriginal people. Much of this gap can be understood by considering the circumstances of working-age adults between the ages of 15 and 44.

- Most are very young and many have low incomes because they are either just completing their education or starting their careers.
- A lower proportion have had post-secondary education than in the population at large.
- A higher proportion have long-term health and activity limitations and, as a result, face barriers in the job market and elsewhere.
- A higher proportion are lone parents who, because of low incomes, commonly experience core housing need.

In contrast, a small but significant minority of Non-Status Indians aged 45 and over is much less affected by core housing need. They tend to have higher incomes and work in professional and managerial jobs. Included in this population are many who were required to relinquish their Indian status in order to pursue post-secondary education and more remunerative careers.

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ENDNOTES

Chapter 1

1. For more details see CMHC, 1991.

2. Core housing need cannot be determined for households living on reserves, farms or in collective dwellings such as rooming houses because comprehensive shelter costs are not collected for all of these households. Likewise, core housing need cannot be calculated for households where no income is reported or where shelter expenses are estimated as being greater than 100 per cent of household income. In addition, core need is not calculated for student-led households and the homeless.

3. The reader is cautioned that all of the results presented in the following chapters are based upon sample information and thus subject to sampling error when applied to a segment or an entire population. All differences cited in this report could have occurred due to random error, although the likelihood of this occurring is less than 1 in 100. Furthermore, for the purpose of clarity, various statistics are provided in a manner that may suggest that they are not subject to sampling error. For example, it is indicated below that 52 per cent of Aboriginal households occupy dwellings that fall below one or more core housing need standards. This and other statements are based upon sample statistics which, in the study, are within 2 per cent or below the population statistic 99 times out of 100. Thus, assuming no other biases in the data, it is extremely likely that between 50 per cent and 54 per cent of Aboriginal households occupy dwellings that fall below one or more core housing need standards.

Chapter 2

4. These counts exclude a very small number of persons and households for which core housing need could not be calculated.

5. Other Aboriginal people include the Métis persons with Indian status and persons who are Indians without Indian status.

6. Age/gender statistics used in this section are derived from Statistics Canada, 1993a. Statistics for the population as a whole are derived from Statistics Canada, 1992a and 1994a.

7. In comparison with other Inuit adults, those with a disability are significantly more likely to be in core housing need (52 per cent versus 42 per cent). Among seniors with a disability, core housing need levels are particularly high (just under 60 per cent). The great majority of Inuit adults with a disability resides in crowded conditions, most living in extended households. Among the Inuit, crowding has been shown to be a causative factor in the spread of disease which is, in turn, frequent cause of long-term disability (Pauktuutit, 1993; and Young, 1994).

8. Irrespective of living arrangements, the level of core housing need among lone-parent families is considerably above the norm. Among the Inuit, 63 per cent of Inuit lone parents and 59 per cent of Inuit households that include a lone parent are in core housing need. Among the Inuit, particularly in rural areas and the Far North, lone parents are very likely to be part of an extended household. Almost half of Inuit lone-parent households are also extended households and just under 70 per cent of these households are in core housing need

9. These differences are especially marked, given the young age of a great many Inuit adults and the higher levels of education obtained by younger working-age Inuit and other Canadian adults in comparison to their older counterparts.

10. This comparison does not take into account household size. Unfortunately, Statistics Canada's Low-Income Cutoffs – which include an adjustment for household size – are not available for households located in the Northwest Territories or the Yukon. An alternative, per capita household income (average income available to each person in a household) indicates that, in the Northwest Territories, people in Inuit households have only 44 per cent of the income available to others.

11. The level of core need of the small number of Inuit households living in the south is well below that of other Aboriginal peoples living there.

12. The housing needs survey completed in 1992 by the Northwest Territories Housing Corporation obtained similar results. In particular, it found that more than half of all households residing in a number of smaller, more remote Inuit communities in the future Nunavut (such as Arctic Bay, Igloolik and Sanikluaq) were in core housing need (NWTHC, 1993).

13. Not all Inuit, nor other Aboriginal persons, who in core housing need according to adequacy or suitability standards indicated that they are somewhat or totally dissatisfied with their home in the *Aboriginal Peoples Survey*. This variance may be related to a more general phenomenon: a household member's perception of the acceptability of current circumstances may relate to what they are accustomed to. The more modest the circumstances, the more modest the perceived requirements (see Poulin, 1988).

14. High levels of crowding and a high proportion of housing in poor repair in Labrador are also major findings in ITC, 1994, and Canada House of Commons, 1992.

Chapter 3

15. These counts exclude approximately 3 per cent of Metis households and 3 per cent of persons who identified themselves as Métis. For these persons and households, core need could not be calculated primarily because of residence on a farm, in a communal dwelling or on-reserve. In particular, this study does not include significant numbers of Métis households on the Métis reserve at Rainy River, Ontario and on the Métis farms in Alberta.

16. Other Aboriginal people include the Inuit, persons with status under the *Indian Act* and persons who identify themselves as North American Indians without Indian status. Other aboriginal households include those where at least one of these people is a resident and there are no Métis.

17. There are fewer Métis Persons on average in Métis households than other Aboriginal people in other types of Aboriginal households. The explanation is that Métis households are slightly smaller in comparison to other Aboriginal households, and a larger proportion of Métis households contains persons who indicated other identities. As a result, the proportion of Métis people in core housing need is lower than the proportion of other Aboriginal people.

18. Seniors are defined here as persons aged 55 and over

19. This is likely due to the better access to post-secondary education for persons with Indian status (see Canada.RCAP, 1996b, p.86). Still, the level of education received by young Métis is quickly rising, especially in comparison to that achieved by other Aboriginal people. Fifty-three per cent of Métis between the ages of 15 and 24 were attending either a secondary or post-secondary institution full-time in 1991, in comparison with 48 per cent of other Aboriginal peoples that age. However, this is considerably less than the 62 per cent of other Canadian young adults attending either a secondary or post-secondary institution full-time (from Statistics Canada, 1996)

20. In the year preceding the 1991 Census, only 8 per cent of Métis adults spent four or more weeks on the land (in contrast to 11 per cent of other Aboriginal adults). Seventeen per cent earned income through trading in kind, in contrast to 22 per cent of other Aboriginal adults.

21. High levels of core housing need in northern Saskatchewan stretch into the adjacent parts of the Northwest Territories. For example, in the community of Fort Smith, just north of the Saskatchewan border, 51 per cent of Métis households are in core housing need.

22. In contrast, in urban areas, very similar proportions of Métis (38 per cent) and other Aboriginal households (37 per cent) are owners.

23. Many of these households occupy social housing and receive housing subsidies. Social housing operating provisions in Manitoba and Saskatchewan require subsidized households to pay rent in excess of 30 per cent of their total income (see CMHC, 1992b, p.77); as a result, occupants are in core housing need according to the affordability standard.

24. In addition, among the small population of Métis residing in Labrador, one in five households is in core housing need according to the adequacy standard (see Appendix A).

25. The proportion of households in core housing need according to the suitability standard is higher among renters in this region (24 per cent); it peaks at 30 per cent in northern Saskatchewan. In northern Saskatchewan, the proportion of Métis renters in core housing need according to the suitability standard is three times higher than that in the rest of the country. Moreover, although the proportion of owner households in core housing need and living in crowded conditions is lower in the region (18 per cent). It is still four times higher than among Métis owners in the rest of the country.

26. The gap between the incidence of core housing need and the proportion indicating partial or total dissatisfaction with their housing conditions in northern Saskatchewan is particularly wide, irrespective of Aboriginal identity or location on- or off-reserve. This variance may be related to a more general phenomenon: a household member's perception of the acceptability of current circumstances may relate to what they are accustomed to. The more modest the circumstances, the more modest the perceived requirements (see Poulin, 1988).

Chapter 4

27. These counts exclude approximately 1 per cent of persons who had Indian status and 1 per cent of households that include at least one person with Indian status. For these persons and households, core need could not be calculated, primarily because of residence on a farm or in a communal dwelling.

28. Other Aboriginal people include the Inuit, the Métis and persons who identify themselves as North American Indians and as Status Indians. Other Aboriginal households include those where at least one of these people is a resident, and there are no Status Indians.

29. They are, however, slightly less likely to reside in urban areas than are non-Aboriginal Canadian households (78 per cent versus 81 per cent).

30. While, overall, the flow of migrants from reserves and rural areas was substantially reduced in the 1980s (Ark Research, 1996), and there is evidence of a growing reverse flow (particularly to reserves), many younger adults continue to make the move from the reserve and traditional settlement areas to the city (Clatworthy, 1996).

31. Bill C-31, which became law in 1985, reinstated the Indian status of women who had married men without Indian status; it also reinstated the children of their marriages. In many cases, those gaining status under Bill C-31 have not been able to gain band membership and have faced barriers in moving to reserves (Canada. RCAP, 1996b, pp.101-102).

32. In particular, a high proportion of adults with Indian status in urban areas are female lone parents who are at high risk of being in core housing need, even when they find employment. Most employed female lone parents with Indian status living in urban areas hold sales and service jobs, and 70 per cent of these women are in core housing need.

33. While the level of core housing need declines substantially among those with more advanced levels of education, it is likely higher than for non-Aboriginal people. Armstrong *et al*, 1990 indicate that average personal levels of persons with Indian status are substantially lower than those of non-Aboriginal people of the same age and level of education.

34. Among Aboriginal peoples living in rural areas, only the Inuit are more likely to live off the land and to engage in trading in kind.

35. Average household income and low income per centages exclude people residing on farms. Low-income statistics also exclude those living in the Northwest Territories. Non-Aboriginal household income statistics are derived from Statistics Canada (1994b).

36. In 1990, Status Indian household incomes in rural areas were roughly equal to those of other Aboriginal households but were only 84 per cent of those of other rural, Canadian households. Twenty-seven per cent of Status Indian rural households had low incomes, in contrast to 25 per cent of other Aboriginal households and 13 per cent of non-Aboriginal households.

37. In a limited number of communities in the Northwest Territories where comparisons were possible (Rae-Edzo, Fort Smith and Hay River), core housing need was much higher in Status Indian households than in other households (from a comparison of 1991 *Aboriginal Peoples Survey* results with those provided for 1992 in NWTHC, 1993).

38. In this area, 20 per cent of Status Indian households occupy housing that falls below multiple standards: this level is four times that of other rural areas. Predominately, these households are in core housing need according to both adequacy and suitability standards.

Chapter 5

39. These counts exclude approximately 1 per cent of Non-Status Indian and 1 per cent of households that include at least one person with Indian status. For these persons and households, core need could not be calculated, primarily because of residence on a farm or in a communal dwelling.

40. Other Aboriginal people include the Inuit, Métis and persons with status under the *Indian Act*. Other Aboriginal households include those where at least one of these people is a resident, and there are no Non-Status Indian persons.

41. There are also small differences between the age distributions of Non-Status Indians and other Aboriginal people living off-reserve. In comparison with other Aboriginal adults, four per cent more of Non-Status Indian adults are between the ages of 29 and 65, three per cent fewer are between the ages of 15 and 29, and one per cent fewer are above the age of 65. A large part of this difference is due to the presence of status Indians between the ages of 15 and 29 who have left reserves to continue their education. The fact that a higher proportion of non-status Indian adults is aged between 29 and 65 helps to explain their lower level of core housing need compared to other Aboriginal peoples living off-reserve, as adults in this age groups tend to have higher incomes (see Statistics Canada, 1992c, Tables 3.1-3.5) and, concurrently, a lower probability of being in core housing need.

42. Working-age adults are defined as those between the ages of 15 and 64.

43. Disability levels among Non-Status Indians and other Aboriginal people are extremely similar, irrespective of age.

44. A very significant proportion of women with sales and service jobs in core housing need are female lone parents. A majority of working Non-Status Indian single mothers has sales and service jobs, and 60 per cent of them are in core housing need. While female lone parents represent only 16 per cent of Non-Status Indians with sales and service jobs, they represent 42 per cent of those with jobs who are in core housing need. Similar relationships exist between motherhood, sales and service jobs and core housing need among other Aboriginal peoples.

45. North/south regions are defined in Appendix B.

46. Northern Saskatchewan is the only area of the country where the proportion of Non-Status Indian households in core housing need is above that of other, neighbouring Aboriginal households.

APPENDIX A

STATISTICAL TABLES

Table A.1:
Core Housing Need by Identity, Region, Selected Areas and Communities, Urban/Rural Split, and Tenure

		All Households			Owner-Occupied Households			Renter Households			
			Core Need			Core Need			Core Need		%
Region	Area	Total	Count	Percent	Total	Count	Percent	Total	Count	Percent	Renting
Inuit Households											
Canada	Total	9,605	24,935	40%	2,500	560	22%	7,105	3,255	46%	74%
	Urban	3,090	860	28%	1,025	55	5%	2,060	805	39%	67%
	Rural	6,515	2,955	45%	1,475	505	34%	5,045	2,445	48%	77%
Newfoundland	Total	1,530	465	30%	1,120	340	30%	415	130	31%	27%
	Nain	210	110	52%	170	90	53%	45	20	44%	21%
Québec	Total	1,585	425	27%	140	10	7%	1,445	415	29%	91%
	Far-North	1,380	405	29%	30	15	50%	1,350	395	29%	98%
	Kuujuaq	250	45	18%	25	10	40%	225	30	13%	90%
Northwest	Total	4,825	2,495	52%	620	185	30%	4,205	2,310	55%	87%
Territories	Urban	1,005	390	39%	165	40	24%	840	350	42%	84%
	Rural	3,820	2,105	55%	455	145	32%	3,360	1,960	58%	88%
	Nunavut	3,745	2,070	55%	320	100	31%	3,420	1,965	57%	91%
	Arviat	250	155	62%	30	10	33%	220	140	64%	88%
	Iqualuit	560	235	42%	55	0	0%	505	230	46%	90%
	Rankin Inlet	325	170	52%	30	5	17%	295	165	56%	91%
	Western Terr.	1,075	425	40%	300	135	45%	780	290	37%	73%
	Inuvik	310	100	32%	65	20	31%	245	75	31%	79%
	Yellowknife	165	60	36%	65	65	100%	100	0	0%	61%
Rest of Canada	Total	1,665	430	26%	620	25	4%	1,040	400	38%	62%

Table A.1: *Continued*
Core Housing Need by Identity, Region, Selected Areas and Communities; Urban/Rural Split, and Tenure

Region	Area	All Households			Owner-Occupied Households			Renter Households			
		Total	Core Need		Total	Core Need		Total	Core Need		%
			Count	Percent		Count	Percent		Count	Percent	Renting
Métis Households											
Canada	Total	63,020	19,920	32%	29,750	5,185	17%	33,270	14,735	44%	53%
	Urban	44,415	13,875	31%	16,945	1,680	10%	27,465	12,195	44%	62%
	Rural	18,600	6,045	33%	12,800	3,500	27%	5,810	2,545	44%	31%
Newfoundland	Total	850	245	29%	695	190	27%	155	55	35%	18%
Atlantic	Total	170	40	24%	130	30	23%	90	15	17%	53%
Québec	Total	4,745	865	18%	2,535	240	9%	2,210	625	28%	47%
	Urban	2,740	565	21%	1,130	85	8%	1,610	480	30%	59%
	Rural	2,010	295	15%	1,410	150	11%	600	145	24%	30%
	Mid-North	380	70	18%	275	25	9%	105	45	43%	28%
	Montréal	960	195	20%	355	20	6%	600	175	29%	63%
Ontario	Total	6,510	1,520	23%	3,370	480	14%	3,135	1,035	33%	48%
	Urban	4,630	995	21%	2,140	205	10%	2,485	790	32%	54%
	Rural	1,875	525	28%	1,230	280	23%	650	250	38%	35%
	Mid-North	655	115	18%	280	0	0%	260	0	0%	40%
	Ottawa	870	155	18%	350	10	3%	520	150	29%	60%
	Toronto	835	170	20%	280	30	11%	555	140	25%	66%
Manitoba	Total	15,100	5,230	35%	7,025	1,100	16%	8,070	4,135	51%	53%
	Urban	10,625	3,980	37%	3,760	430	11%	6,870	3,555	52%	65%
	Rural	4,465	1,245	28%	3,255	670	21%	1,205	580	48%	27%
	Mid-North	2,675	890	33%	1,580	390	25%	1,095	495	45%	41%
	Winnipeg	7,715	3,065	40%	2,565	265	10%	5,150	2,795	54%	67%
Saskatchewan	Total	11,290	4,645	41%	5,270	1,320	25%	6,015	3,325	55%	53%
	Urban	7,575	2,730	36%	3,075	345	11%	4,505	2,385	53%	59%
	Rural	3,710	1,910	51%	2,205	975	44%	1,515	940	62%	41%
	Mid-North	2,820	1,565	55%	1,620	820	51%	1,205	740	61%	43%
	Regina	1,820	730	40%	785	130	17%	1,035	595	57%	57%
	Saskatoon	2,790	1,260	45%	1,015	145	14%	1,770	1,115	63%	63%
	Pr. Alb/N. Bat.	1,305	345	26%	555	0	0%	750	345	46%	57%
	Ile-à-la-Crosse	295	160	54%	175	90	51%	120	70	58%	41%
	Buffalo Narrows	250	150	60%	135	75	56%	115	75	65%	46%
Alberta	Total	17,510	5,210	30%	7,770	1,295	17%	9,730	3,915	40%	56%
	Urban	13,760	3,945	29%	4,820	330	7%	8,935	3,610	40%	65%
	Rural	3,745	1,265	34%	2,950	965	33%	800	305	38%	21%
	Mid-North	2,785	925	33%	2,020	655	32%	760	275	36%	27%
	Edmonton	6,805	2,090	31%	2,210	100	5%	4,595	1,990	43%	68%
	Calgary	2,465	690	28%	975	90	9%	1,485	600	40%	60%
British Columbia / Yukon	Total	5,380	1,760	33%	2,275	370	16%	3,110	1,390	45%	58%
	Urban	4,150	1,450	35%	1,590	215	14%	2,555	1,235	48%	62%
	Rural	1,235	310	25%	685	155	23%	555	160	29%	45%
	Mid-North	235	95	40%	80	10	13%	155	85	55%	66%
	Vancouver	2,585	950	37%	840	95	11%	1,745	855	49%	68%
Northwest Territories	Total	1,430	405	28%	670	160	24%	755	240	32%	53%
	Urban	635	140	22%	255	45	18%	380	95	25%	60%
	Rural	795	270	34%	410	115	28%	375	150	40%	47%
	Western Terr.	1,350	355	26%	665	155	23%	680	190	28%	50%
	Fort Smith	285	70	25%	145	30	21%	145	40	28%	51%
	Hay River	235	55	23%	160	30	19%	80	25	31%	34%
	Yellowknife	380	70	18%	165	20	12%	215	45	21%	57%

Table A.1: *Continued*
Core Housing Need by Identity, Region, Selected Areas and Communities, Urban/Rural Split, and Tenure

Region	Area	All Households			Owner-Occupied Households			Renter Households			%
		Total	Core Need		Total	Core Need		Total	Core Need		
			Count	Percent		Count	Percent		Count	Percent	Renting
Status Indian Households											
Canada	Total	95,910	34,535	36%	37,855	7,125	19%	58,065	27,405	47%	61%
	Urban	74,440	27,965	38%	24,645	3,825	16%	49,795	24,140	48%	67%
	Rural	21,475	6,570	31%	13,205	3,300	25%	8,270	3,270	40%	39%
Newfoundland	Total	390	105	27%	260	70	27%	130	35	27%	33%
Atlantic	Total	2,110	625	30%	1,380	265	19%	730	355	49%	35%
	Urban	1,060	290	27%	580	75	13%	475	215	45%	45%
	Rural	1,055	340	32%	800	200	25%	250	140	56%	24%
Québec	Total	7,745	1,710	22%	4,025	565	14%	3,725	1,150	31%	48%
	Urban	5,200	1,200	23%	2,500	375	15%	2,695	825	31%	52%
	Rural	2,545	510	20%	1,515	185	12%	1,030	325	32%	40%
	Mid-North	405	150	37%	210	55	26%	190	95	50%	47%
	Far-North	285	60	21%	35	5	14%	255	55	22%	89%
	Montréal	1,920	345	18%	955	140	15%	960	200	21%	50%
Ontario	Total	25,265	7,355	29%	10,325	1,240	12%	14,930	6,105	41%	59%
	Urban	20,740	6,315	30%	7,700	925	12%	13,040	5,390	41%	63%
	Rural	4,520	1,035	23%	2,625	315	12%	1,895	715	38%	42%
	Mid-North	1,995	445	22%	865	105	12%	1,130	345	31%	57%
	Ottawa	1,560	355	23%	595	40	7%	965	320	33%	62%
	Toronto	4,160	1,140	27%	1,340	205	15%	2,820	925	33%	68%
Manitoba	Total	11,680	5,145	44%	3,285	595	18%	8,380	4,545	54%	72%
	Urban	9,850	4,595	47%	2,155	375	17%	7,700	4,220	55%	78%
	Rural	1,820	555	30%	1,135	225	20%	680	330	49%	37%
	Mid-North	2,080	745	36%	975	185	19%	1,100	560	51%	53%
	Winnipeg	7,520	3,680	49%	1,355	245	18%	6,165	3,435	56%	82%
Saskatchewan	Total	9,625	5,080	53%	2,960	990	33%	6,655	4,095	62%	69%
	Urban	7,435	3,885	52%	1,725	330	19%	5,705	3,555	62%	77%
	Rural	2,180	1,195	55%	1,230	660	54%	955	535	56%	44%
	Mid-North	2,100	1,230	59%	1,055	600	57%	1,040	625	60%	50%
	Regina	2,495	1,295	52%	485	130	27%	2,010	1,170	58%	81%
	*Pr. Alb./N.Batt	1,385	645	47%	400	45	11%	985	600	61%	71%
	Saskatoon	1,940	1,180	61%	305	30	10%	1,640	1,145	70%	85%
Alberta	Total	14,305	4,805	34%	5,920	1,405	24%	8,375	3,395	41%	59%
	Urban	11,635	3,765	32%	3,990	665	17%	7,650	3,100	41%	66%
	Rural	2,670	1,045	39%	1,935	745	39%	730	300	41%	27%
	Mid-North	2,270	940	41%	1,430	605	42%	840	335	40%	37%
	Edmonton	4,910	1,755	36%	1,325	160	12%	3,585	1,595	44%	73%
	Calgary	2,655	720	27%	990	130	13%	1,660	590	36%	63%
British Columbia/ Yukon	Total	21,775	8,320	38%	8,375	1,330	16%	13,395	6,985	52%	62%
	Urban	17,595	7,635	43%	5,740	1,025	18%	11,855	6,610	56%	67%
	Rural	4,175	680	16%	2,635	310	12%	1,550	380	25%	37%
	Mid-North	1,505	485	32%	825	225	27%	675	265	39%	45%
	Vancouver	7,220	3,750	52%	1,600	470	29%	5,625	3,285	58%	78%
Northwest Territories	Total	3,035	1,390	46%	1,315	655	50%	1,720	735	43%	57%
	Urban	745	230	31%	155	35	23%	580	190	33%	78%
	Rural	2,295	1,165	51%	1,150	615	53%	1,140	545	48%	50%
	Nunavut	160	80	50%	10	5	50%	150	75	50%	94%
	Western Terr.	2,875	1,315	46%	1,305	650	50%	1,570	660	42%	55%
	Rae-Edzo	255	150	59%	105	65	62%	145	85	59%	57%
	Yellowknife	515	120	23%	140	25	18%	375	90	24%	73%

Table A.1: *Continued*
Core Housing Need by Identity, Region, Selected Areas and Communities, Urban/Rural Split, and Tenure

Region	Area	All Households			Owner-Occupied Households			Renter Households			
			Core Need			Core Need			Core Need		%
		Total	Count	Percent	Total	Count	Percent	Total	Count	Percent	Renting
Non-Status Indian Households											
Canada	Total	44,985	10,920	24%	22,985	2,555	11%	22,000	8,370	38%	49%
	Urban	34,160	8,790	26%	14,885	1,155	8%	19,270	7,630	40%	56%
	Rural	10,825	2,135	20%	8,100	1,395	17%	2,730	740	27%	25%
Newfoundland	Total	770	245	32%	595	160	27%	170	80	47%	22%
Atlantic	Total	885	220	25%	445	60	13%	435	160	37%	49%
	Urban	510	105	21%	175	15	9%	330	85	26%	65%
	Rural	375	115	31%	270	40	15%	110	80	73%	29%
Québec	Total	4,620	890	19%	2,640	155	6%	1,985	735	37%	43%
	Urban	3,360	805	24%	1,545	100	6%	1,820	705	39%	54%
	Rural	1,265	90	7%	1,095	60	5%	165	30	18%	13%
	Montréal	1,375	335	24%	645	45	7%	725	290	40%	53%
Ontario	Total	17,800	3,880	22%	8,510	635	7%	9,290	3,245	35%	52%
	Urban	14,155	3,330	24%	6,030	310	5%	8,120	3,020	37%	57%
	Rural	3,650	550	15%	2,475	320	13%	1,160	225	19%	32%
	Ottawa	1,620	275	17%	660	45	7%	965	230	24%	60%
	Toronto	3,810	810	21%	1,420	120	8%	2,390	695	29%	63%
Manitoba	Total	2,435	755	31%	1,185	205	17%	1,245	550	44%	51%
	Urban	2,230	730	33%	1,105	190	17%	1,120	540	48%	50%
	Rural	200	25	13%	85	15	18%	115	10	9%	58%
	Winnipeg	1,845	630	34%	910	125	14%	940	505	54%	51%
Saskatchewan	Total	1,530	600	39%	945	225	24%	575	370	64%	38%
	Urban	1,105	305	28%	700	55	8%	405	250	62%	37%
	Rural	415	290	70%	240	165	69%	175	125	71%	42%
	Mid-North	425	270	64%	255	165	65%	165	105	64%	39%
	La Loche	190	125	66%	80	50	63%	105	70	67%	55%
	Saskatoon	360	145	40%	180	35	19%	175	110	63%	49%
Alberta	Total	6,660	1,830	27%	3,325	545	16%	3,335	1,280	38%	50%
	Urban	5,605	1,480	26%	2,440	245	10%	3,160	1,235	39%	56%
	Rural	1,060	350	33%	890	305	34%	175	45	26%	17%
	Edmonton	2,090	620	30%	1,060	210	20%	1,030	410	40%	49%
	Calgary	2,205	480	22%	935	10	1%	1,270	475	37%	58%
British Columbia/ Yukon	Total	10,095	2,455	24%	5,260	540	10%	4,840	1,915	40%	48%
	Urban	6,775	1,940	29%	2,685	220	8%	4,085	1,720	42%	60%
	Rural	3,320	515	16%	2,570	315	12%	750	195	26%	23%
	Mid-North	395	90	23%	295	10	3%	100	80	80%	25%
	Vancouver	3,435	1,165	34%	1,185	205	17%	2,250	960	43%	66%
Northwest Territories	Total	190	60	32%	70	20	29%	120	40	33%	63%

Table A.2:
Core Housing Need, Percentage Below Core Need according to Specific Housing Standards by Aboriginal Identity, Region and Selected Area, Urban/Rural Split and Tenure

						Below Specific/Multiple Core Need Standards			
Region	Area	Tenure	Total	In Core Need	%in Core Need	% Affordability	% Suitability	% Adaquacy	% Below Multiple Standards
Inuit Households									
Canada	Total	Total	9,605	3,815	40%	16%	26%	16%	11%
		Own	2,500	560	22%	9%	11%	15%	8%
		Rent	7,105	3,255	46%	18%	31%	16%	11%
	Urban	Total	3,090	860	28%	20%	11%	5%	7%
		Own	1,025	55	5%	3%	2%	2%	2%
		Rent	2,060	805	39%	28%	15%	6%	9%
	Rural	Total	6,515	2,955	45%	14%	32%	20%	12%
		Own	1,475	505	34%	13%	17%	24%	13%
		Rent	5,045	2,445	48%	14%	37%	19%	12%
Newfoundland	Total	Total	1,530	465	30%	16%	13%	23%	13%
		Own	1,120	340	30%	14%	14%	26%	13%
		Rent	415	130	31%	20%	12%	13%	12%
Québec	Total	Total	1,585	425	27%	7%	19%	9%	5%
		Own	140	10	7%	0%	7%	0%	4%
		Rent	1,445	415	29%	8%	20%	10%	6%
	Far-North	Total	1,380	405	29%	7%	21%	11%	6%
Northwest Territories	Total	Total	4,825	2,495	52%	16%	38%	20%	13%
		Own	620	185	30%	12%	19%	11%	8%
		Rent	4,205	2,310	55%	16%	41%	21%	14%
	Nunavut	Total	3,745	2,070	55%	16%	43%	21%	14%
		Own	320	100	31%	13%	27%	9%	9%
		Rent	3,420	1,965	57%	16%	45%	22%	14%
	Western Terr.	Total	910	365	40%	14%	23%	19%	9%
		Own	235	70	30%	15%	17%	17%	9%
		Rent	680	290	43%	14%	26%	18%	10%

Table A.2: *Continued*
Core Housing Need, Percentage Below Core Need according to Specific Housing Standards by Aboriginal Identity, Region and Selected Area, Urban/Rural Split and Tenure

						Below Specific/Multiple Core Need Standards			
Region	Area	Tenure	Total	In Core Need	%in Core Need	% Affordability	% Suitability	% Adaquacy	% Below Multiple Standards
Métis Households									
Canada	Total	Total	63,020	19,920	32%	22%	8%	10%	10%
		Own	29,750	5,185	17%	8%	4%	10%	6%
		Rent	33,270	14,735	44%	35%	11%	10%	14%
	Urban	Total	44,415	13,875	31%	25%	7%	7%	9%
		Own	16,945	1,680	10%	5%	1%	4%	3%
		Rent	27,465	12,195	44%	41%	10%	8%	13%
	Rural	Total	18,600	6,045	33%	16%	10%	19%	12%
		Own	12,800	3,500	27%	12%	7%	18%	9%
		Rent	5,810	2,545	44%	27%	15%	20%	17%
Newfoundland	Total	Total	850	245	29%	11%	6%	19%	7%
Québec	Total	Total	4,745	865	18%	11%	3%	6%	5%
		Own	2,535	240	9%	2%	1%	7%	2%
		Rent	2,210	625	28%	21%	5%	5%	8%
Manitoba	Total	Total	15,100	5,230	35%	25%	8%	10%	11%
		Own	7,025	1,100	16%	8%	3%	9%	6%
		Rent	8,070	4,135	51%	40%	13%	10%	16%
	Urban	Total	10,625	3,980	37%	29%	9%	8%	12%
		Own	3,760	430	11%	6%	3%	6%	6%
		Rent	6,870	3,555	52%	42%	12%	9%	16%
	Rural	Total	4,465	1,245	28%	15%	8%	14%	8%
		Own	3,255	670	21%	9%	4%	14%	5%
		Rent	1,205	580	48%	29%	18%	15%	16%
	Mid-North	Total	2,675	890	33%	16%	7%	19%	9%
		Own	1,580	390	25%	8%	6%	21%	7%
		Rent	1,095	495	45%	28%	11%	17%	11%
Saskatchewan	Total	Total	11,290	4,645	41%	27%	10%	16%	13%
		Own	5,270	1,320	25%	11%	8%	16%	10%
		Rent	6,015	3,325	55%	41%	12%	15%	15%
	Urban	Total	7,575	2,730	36%	28%	6%	7%	8%
		Own	3,075	345	11%	6%	2%	4%	2%
		Rent	4,505	2,385	53%	43%	9%	9%	12%
	Rural	Total	3,710	1,910	51%	26%	18%	33%	22%
		Own	2,205	975	44%	17%	16%	33%	20%
		Rent	1,515	940	62%	39%	21%	33%	24%
	Mid-North	Total	2,820	1,565	55%	28%	24%	38%	26%
		Own	1,620	820	51%	19%	19%	39%	22%
		Rent	1,205	740	61%	39%	30%	37%	31%
Alberta	Total	Total	17,510	5,210	30%	22%	8%	9%	11%
		Own	7,770	1,295	17%	8%	4%	9%	5%
		Rent	9,730	3,915	40%	33%	11%	10%	16%
	Urban	Total	13,760	3,945	29%	24%	8%	6%	11%
		Own	4,820	330	7%	5%	1%	1%	1%
		Rent	8,935	3,610	40%	34%	11%	9%	16%

Table A.2: *Continued*
Core Housing Need, Percentage Below Core Need according to Specific Housing Standards by Aboriginal Identity, Region and Selected Area, Urban/Rural Split and Tenure

						Below Specific/Multiple Core Need Standards			
Region	Area	Tenure	Total	In Core Need	%in Core Need	% Affordability	% Suitability	% Adaquacy	% Below Multiple Standards
Métis Households									
Alberta *cont'd*	Rural	Total	3,745	1,265	34%	15%	9%	21%	12%
		Own	2,950	965	33%	13%	9%	22%	12%
		Rent	800	305	38%	22%	8%	18%	14%
	Mid-North	Total	2,785	925	33%	13%	12%	22%	14%
		Own	2,020	655	32%	10%	11%	24%	12%
		Rent	760	275	36%	20%	14%	18%	19%
Northwest Territories	Total	Total	1,430	405	28%	14%	15%	12%	9%
		Own	670	160	24%	13%	13%	13%	11%
		Rent	755	240	32%	15%	19%	12%	8%
	Urban	Total	635	140	22%	12%	9%	3%	6%
	Rural	Total	795	270	34%	15%	20%	18%	12%
Status Indian Households									
Canada	Total	Total	95,910	34,535	36%	27%	11%	10%	11%
		Own	37,855	7,125	19%	11%	5%	9%	6%
		Rent	58,065	27,405	47%	37%	14%	10%	15%
	Urban	Total	74,440	27,965	38%	30%	10%	8%	12%
		Own	24,645	3,825	16%	10%	3%	5%	4%
		Rent	49,795	24,140	48%	39%	14%	9%	16%
	Rural	Total	21,475	6,570	31%	17%	12%	16%	9%
		Own	13,205	3,300	25%	12%	10%	17%	9%
		Rent	8,270	3,270	40%	25%	14%	14%	11%
Québec	Total	Total	7,745	1,710	22%	17%	3%	5%	5%
		Own	4,025	565	14%	9%	2%	5%	3%
		Rent	3,725	1,150	31%	25%	5%	5%	7%
Ontario	Total	Total	25,265	7,355	29%	22%	7%	6%	7%
Manitoba	Total	Total	11,680	5,145	44%	36%	12%	10%	14%
		Own	3,285	595	18%	10%	5%	11%	7%
		Rent	8,380	4,545	54%	46%	14%	10%	16%
	Urban	Total	9,850	4,595	47%	40%	12%	9%	15%
		Own	2,155	375	17%	12%	3%	8%	7%
		Rent	7,700	4,220	55%	47%	14%	9%	16%
	Rural	Total	1,820	555	30%	16%	10%	18%	9%
		Own	1,135	225	20%	7%	7%	16%	6%
		Rent	680	330	49%	31%	14%	19%	13%
	Mid-North	Total	2,080	745	36%	24%	12%	16%	13%
		Own	975	185	19%	8%	7%	14%	7%
		Rent	1,100	560	51%	39%	16%	17%	20%
Saskatchewan	Total	Total	9,625	5,080	53%	38%	17%	17%	19%
		Own	2,960	990	33%	17%	11%	22%	13%
		Rent	6,655	4,095	62%	47%	19%	15%	22%
	Urban	Total	7,435	3,885	52%	40%	15%	11%	18%
		Own	1,725	330	19%	12%	3%	6%	5%
		Rent	5,705	3,555	62%	49%	19%	13%	22%

Table A.2: *Continued*
Core Housing Need, Percentage Below Core Need according to Specific Housing Standards by Aboriginal Identity, Region and Selected Area, Urban/Rural Split and Tenure

						Below Specific/Multiple Core Need Standards			
Region	Area	Tenure	Total	In Core Need	%in Core Need	% Affordability	% Suitability	% Adaquacy	% Below Multiple Standards
Status-Indian Households									
Saskatchewan	Rural	Total	2,180	1,195	55%	30%	23%	36%	24%
		Own	1,230	660	54%	25%	23%	44%	24%
		Rent	955	535	56%	36%	22%	27%	24%
	Mid-North	Total	2,100	1,230	59%	35%	26%	35%	27%
		Own	1,055	600	57%	31%	27%	44%	28%
		Rent	1,040	625	60%	39%	25%	26%	25%
Alberta	Total	Total	14,305	4,805	34%	26%	11%	9%	11%
		Own	5,920	1,405	24%	13%	7%	12%	6%
		Rent	8,375	3,395	41%	35%	14%	7%	15%
	Urban	Total	11,635	3,765	32%	27%	10%	6%	10%
		Own	3,990	665	17%	10%	3%	4%	3%
		Rent	7,650	3,100	41%	35%	13%	6%	14%
	Rural	Total	2,670	1,045	39%	19%	16%	25%	15%
		Own	1,935	745	39%	17%	15%	26%	13%
		Rent	730	300	41%	23%	18%	22%	21%
	Mid-North	Total	2,270	940	41%	20%	17%	26%	17%
		Own	1,430	605	42%	16%	15%	30%	14%
		Rent	840	335	40%	26%	20%	18%	21%
British Columbia/ Yukon	Total	Total	21,775	8,320	38%	28%	12%	9%	13%
		Own	8,375	1,330	16%	9%	4%	8%	5%
		Rent	13,395	6,985	52%	41%	17%	10%	18%
	Urban	Total	17,595	7,635	43%	33%	14%	10%	16%
		Own	5,740	1,025	18%	11%	4%	8%	7%
		Rent	11,855	6,610	56%	44%	18%	10%	20%
	Rural	Total	4,175	680	16%	8%	6%	7%	3%
	Mid-North	Total	1,505	485	32%	20%	15%	20%	18%
		Own	825	225	27%	12%	11%	24%	16%
		Rent	675	265	39%	31%	21%	16%	20%
Northwest Territories	Total	Total	3,035	1,390	46%	21%	28%	28%	18%
		Own	1,315	655	50%	23%	29%	38%	25%
		Rent	1,720	735	43%	18%	25%	19%	13%
	Urban	Total	745	230	31%	17%	15%	11%	10%
	Rural	Total	2,295	1,165	51%	22%	32%	33%	21%

Table A.2: *Continued*
Core Housing Need, Percentage Below Core Need according to Specific Housing Standards by Aboriginal Identity, Region and Selected Area, Urban/Rural Split and Tenure

						Below Specific/Multiple Core Need Standards			
Region	Area	Tenure	Total	In Core Need	%in Core Need	% Affordability	% Suitability	% Adaquacy	% Below Multiple Standards
Non-Status-Indian Households									
Canada	Total	Total	44,985	10,920	24%	21%	5%	7%	8%
		Own	22,985	2,555	11%	8%	2%	5%	3%
		Rent	22,000	8,370	38%	36%	8%	8%	13%
	Urban	Total	34,160	8,790	26%	24%	5%	6%	9%
		Own	14,885	1,155	8%	6%	2%	3%	3%
		Rent	19,270	7,630	40%	38%	8%	8%	13%
	Rural	Total	10,825	2,135	20%	12%	4%	9%	6%
		Own	8,100	1,395	17%	10%	3%	8%	5%
		Rent	2,730	740	27%	19%	7%	11%	10%
Newfoundland	Total	Total	770	245	32%	17%	13%	19%	16%
Saskatchewan	Total	Total	1,530	600	39%	18%	6%	10%	12%
	Mid-North	Total	425	270	64%	33%	25%	25%	21%
Alberta	Total	Total	6,660	1,830	27%	22%	5%	8%	9%

APPENDIX B

GLOSSARY OF TERMS

Aboriginal household: A household where at least one member is an Aboriginal person. (Source: developed for the purposes of this study.)

Aboriginal identity group: Aboriginal people who indicated identity with regard to a broad group within the Aboriginal community. These groups include North American Indian (including those who are registered as Indian under the *Indian Act*), Métis and Inuit. Households are also distinguished by Aboriginal group where at least one resident with Aboriginal identity or Indian status further indicates membership in one of these groups. (Source: Statistics Canada, undated.)

Aboriginal lone parent: A person who identifies him/herself as having an Aboriginal identity or who is a Status Indian and who lives in a dwelling where there is no spouse or common-law partner present and where there is one or more never-married sons or daughters present. (Source: Statistics Canada, undated and Statistics Canada, 1992a.)

Aboriginal lone-parent household: A household that contains at least one person who identifies him/herself as an Aboriginal Person or is a Status Indian and includes at least one lone-parent census family. (Source: derived for the purposes of this study.)

Aboriginal person: A person who identifies him/herself as Aboriginal or who is included on the Indian registry. (Source: Statistics Canada, undated.)

Census family: A now married couple or a couple living common law (both with or without never-married sons or daughters of either or both spouses) or a lone parent with at least one never-married son or daughter living in the same dwelling. (Source: Statistics Canada, 1991.)

Core housing need: The condition where a household falls below one or more core housing need standards *and* 30 percent or more of household income is required to pay the average rent of housing that does not meet these standards in the local housing market. (Source: CMHC, 1991.)

Core housing need standards:

Adequacy standard: a private dwelling that is not in need of major repair and has adequate, functioning bathroom facilities.
Suitability standard: a private dwelling that has available to household members at least the number of bedrooms prescribed by the National Occupancy Standard.
Affordability standard: a private dwelling that a household is able to acquire for less than 30 percent of household income. (Source: CMHC, 1991.)

Extended household: A household containing a census family and at least one other family or non-census family person. Non-census family persons do not belong to the census family. They may be related to the household reference person (e.g., brother-in-law, cousin, grandparent) or unrelated (e.g., lodger, room-mate, employee.) (Source: developed for the purposes of this study.)

Lone-parent census family: A family residing in the same dwelling that includes a lone parent and at least one never-married child related by birth or adoption. (Source: Statistics Canada, 1991.)

National occupancy standard (NOS): a crowding standard for private dwellings. A dwelling is not crowded if the number of persons per bedroom is limited to two, and parents have a separate bedroom from their children, unmarried household members aged 18 or over each have a separate bedroom, and children aged five or older do not share with those of the opposite gender. (Source: CMHC, 1991.)

North/south regions: A regionalization scheme that divides the country into three areas:

- *Far North* which includes the Yukon, Northwest Territories, Labrador and roughly the northern half of Québec;
- *mid-north* which includes a strip of north-central Québec and the northern portions of each of the provinces west of Québec; and
- *south* which includes the remaining portions of the country. (Source: the working definition used in the deliberations of the Royal Commission on Aboriginal Peoples.) (Note: modified slightly by shifting Labrador from the mid-north to the Far North.)

Off-reserve: See "On-reserve."

On-reserve: Generally, areas where land has been set aside through treaty as Indian reserves for an Indian band. For the purposes of this study, some communities have also been included that have or could have received CMHC support in administering Indian and Northern Affairs Canada housing-related program objectives when the Census was undertaken. All other areas are considered as "**off-reserve**." (Source: INAC, 1992.)

Rural: See "Urban".

Urban: An area that had attained a population concentration of at least 1,000, and a population density of at least 400 per square kilometre at the previous (1986) Census. All other areas off-reserve are considered "**rural**." (Source: Statistics Canada, 1992a.)